

QUEEN VICTORIA MUSEUM AND ART GALLERY

CHS 28

COATS PATONS EMPLOYEES' MUTUAL BENEFIT SOCIETY COLLECTION

Health Insurance, Launceston
Textile Factories, Launceston

INTRODUCTION

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INTRODUCTION

Patons and Baldwins Employees' Mutual Benefit Society was formed in November 1924. Its purpose was to protect employees from loss of wages when they were unable to work through either sickness or accident. The Society was supported by the parent company Patons and Baldwins Ltd (later Coats Patons Ltd) which subsidised the expense of operating the fund and the cost of providing benefits on an equal basis with employees. This represented a progressive move by Patons and Baldwins, as undertakings like the Benefit Society were not common amongst large employers at the time.

Death benefits were made available to employees through the Benefit Society in 1926, and Dental benefits in 1927. A Special Relief Fund was introduced in 1928 to allow payments 'as the Committee may from time to time think advisable' for situations not covered by the Society's Rules. The same year, an agreement was reached with the Launceston United Friendly Societies (LUFS) for members of the Benefit Society to receive services from the LUFS Dispensary, including medicine at a reduced price. In 1929 Hospital benefits were introduced as a result of an agreement between the Benefit Society and the Board of Management of the Launceston General Hospital. The Patons and Baldwins Provident Fund Association was also formed in 1929, and an endowment insurance scheme was introduced. Liability for the scheme was borne by the Colonial Mutual Life Insurance Society, and the committee of the Patons and Baldwins Mutual Employees' Mutual Benefit Society was responsible for electing trustees.

In 1929 the Patons and Baldwins Employees' Medical Benefit Association was formed. Its purpose was to cover the medical expenses of employees. The Association was also subsidised by the company, and it later received a Commonwealth government subsidy. When the Mutual Benefit Society was registered as a Friendly Society in 1929, under the *Friendly Societies Act 1888*, the Medical Benefit Association was admitted to full membership of the Friendly Societies' Association and provided two delegates to it.

Optical benefits were introduced by the Benefit Society in 1930. In 1932 Contributions Relief was introduced to cover payment of contributions to the Benefit Society for members absent from work through illness.

Dissolution of the Benefit Society was considered following the Commonwealth Government's introduction of unemployment and sickness benefits in 1944. However, the company decided that the Society would continue to operate. Its sick pay provisions were revised in 1952 as a result of meetings between Patons and Baldwins Board of Directors and union officials. The company continued to be exempt from the sick pay provisions of the Government's Textile Award, introduced in 1943, throughout this period.

In 1952 the Patons and Baldwins Employees' Hospital Benefit Fund was established to provide for the cost of hospital treatment for members of the Benefit Society and their dependants. The fund was subsidised by the Commonwealth Government, and provided benefits to cover the cost of both public and private hospitals.

Due to union pressure the Rules and Constitution of the Benefit Society were revised in 1971. Employees' representatives on the Benefit Society Committee were subsequently drawn from specified sections throughout the Launceston Mill, rather than an equal number of male and female employees as had previously been the case. Many clauses in the Rules which related to the

receipt of medical attention and restriction of movement of members receiving benefits were removed. Changes in the payment of benefits also resulted.

Consideration was given to winding up the Medical Benefit Association following the introduction of the Commonwealth Government's Medibank scheme in 1975. Instead, it became a Medibank agency in that year, and the name of the Benefit Society and the Association was changed to the Coats Patons Employees' Mutual Benefit Society and Hospital and Medical Benefit Association. The name was changed again in 1984 to the Coats Patons Health Benefit Association and Mutual Benefit Society, following approval from the Commonwealth Government for registration as a Health Benefit organisation.

In 1988 the committee of the Coats Patons Health Benefit Association decided that, due to declining membership and the onerous administrative requirements of operating the fund, the best interests of its members would be served by merging with another fund. Although the Association merged with St Luke's Health Insurance in May 1988, the Mutual Benefit Society continued to be registered under the *Friendly Societies Act* to protect members' interests in negotiations for withdrawal from association with the LUFS Dispensary, and to ensure that they continued to receive Dispensary benefits.

The connection between the Benefit Society and the LUFS was almost as long as the existence of the Benefit Society itself. In 1956 it made a loan of three thousand pounds to the LUFS for the purpose of building a new dispensary in St John Street and in 1977 was involved in legal action which successfully prevented the Dispensary's closure.

The collection was donated to the Queen Victoria Museum and Art Gallery in 1997 with a larger collection of Coats Patons Company records.

1. Legal Records

See also Minutes of Meetings for other Legal Records (eg item no 2/7)

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| 1/1 | Patons and Baldwins Employees' Mutual Benefit Society; Patons and Baldwins Employees' Medical Benefit Association, Rules and Regulations; Paton & Baldwins Employees' Medical Benefit Association, Rules and By-Laws, 1966; two undated Form of Bond | 1942-1966
(with gaps) |
| 1/2 | Coats Patons Employees' Mutual Benefit Society, Coats Patons Employees' Medical Benefit Association, Coats Patons Employees' Hospital and Medical Benefit Association, and Coats Patons Health Benefit Association (and Mutual Benefit Society), Rules (includes Coats Patons Employees' Medical Benefit Association Rules and By-Laws, 1970; Coats Patons Employees' Mutual Benefit Society Rules, 1971 and Rules and Regulations, 1976; Rules of Coats Patons Employees' Hospital and Medical Benefits Association, c1980; Rules of Coats Patons Health Benefit Association (and Mutual Benefit Society), 1984 and 1985-1987 amendments) | 1970-1987 |
| 1/3 | Coats Patons Health Benefit Association and Mutual Benefit Society and the Board of Directors of St Luke's Medical and Hospital Association Heads of Agreement | 1988 |

2. Minutes of Meetings

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| 2/1 | Patons and Baldwins Employees' Mutual Benefit Society minute book (includes Patons and Baldwins Employees' Benefit Scheme Rules and Regulations, 1924; extract from correspondence from parent company re decision to subsidise benefits, 1924; correspondence from carpenters employed at the mill offering to assist mill hands in repair of homes affected by flood, 1929; Minutes of Hospital Committee Meetings, 1929) | 1924-1929 |
| 2/2 | Minute book (includes minutes of Dental Subcommittee meetings, 1933; annual reports, 1933-1939; Rules of Patons and Baldwins Employees' Mutual Benefit Society and Rules of Patons and Baldwins Medical Benefit Association, c1938) | 1929-1940 |
| 2/3 | Minute book (includes monthly cash statements, 1940-1957; balance sheets, 1941-1955 (with gaps); statistical statement, 1949; Amendments to Patons and Baldwins Employees' Mutual Benefit Society Rules and Regulations and Patons | 1940-1957 |

- Baldwins Medical Benefit Association and Hospital Benefit Fund Rules and By Laws, 1941-1957; correspondence re Commonwealth Unemployment and Sickness Benefits Acts and doctors' fees, and letters of thanks from recipients of benefits, 1944-1954; annual report, 1942; Model Federal Common Form of Agreement as amended at a meeting of the British Medical Association of Australia (final draft), 1946; Patons and Baldwins Mutual Benefit Society and Commonwealth Unemployment and Sickness Benefits Acts Report, 1944; Tasmanian Council of Approved Societies for Medical and/or Hospital Benefits Constitution and Rules, 1953)
- 2/4 Minute book (includes monthly cash statements, 1957-1968; Amendments to Patons and Baldwins Employees' Mutual Benefit Society Rules and Regulations and Patons and Baldwins Medical Benefits Association Rules and By Laws, 1958-1960; annual reports, 1960, 1964-1968; Commonwealth of Australia Prospectus for 40,000,000 Cash Loan, 1961; Patons and Baldwins Mutual Benefit Society Board of Appeal papers re Mrs B Hodgkiss, 1963) 1957-1968
- 2/5 Minute book (includes minutes of meetings for Coats Patons Employees' Mutual Benefit Society and Medical Benefits Association, 1970-1975; Coats Patons Employees' Mutual Benefit Society and Hospital and Medical Benefit Association, 1975-1983; Coats Patons Employees' Hospital and Medical Benefit Association, 1976; monthly cash statements, 1968-1969; annual reports, 1979-1983; Amendments to Mutual Benefit Society Rules and Regulations and Medical Benefit Association and Hospital Benefit Fund Rules and By Laws, 1970-1975; correspondence from Commonwealth Director of Health re Amendments to Regulations and By Laws, 1970) 1968-1983
- 2/6 Coats Patons Health Benefits Association (and Mutual Benefit Society) minute book (includes annual reports, 1984-1987) 1984-1988
- 2/7 Patons and Baldwins Employees' Medical Benefit Association minute book (includes minutes of meetings 1929-1930; Application to Register a Society under the *Friendly Societies Act 1888*, 1929; Amendments to Rules of Patons and Baldwins Medical Benefit Association, 1930-1975 and By-Laws, 1958-1971; Amendments to Rules and By-Laws of Patons and Baldwins/Coats Patons Employees' Hospital and Medical Benefit Association, 1968-1976; Amendments to Rules of Patons and Baldwins Employees' Hospital Benefit Fund, 1962-1971; Amendments to Coats Patons Mutual Benefit Society and Coats Patons Medical Benefit Association Rules and Regulations, 1970-1975; correspondence re Medibank Agreement, 1975) 1929-1976

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| 2/8 | Patons and Baldwins Employees' Provident Fund Association minute book (includes minutes of meetings and nomination and appointment of Trustees, 1929; Colonial Mutual Life Assurance Society Ltd Proposal and Declaration for Endowment Assurance Policy (copy), 1929; Register of Contributors, 1932-1933) | 1929-1933 |
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3. Correspondence

See also Minutes of Meetings for other Correspondence (eg item no 2/1)

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| 3/1 | Patons and Baldwins Mutual Benefit Society/Coats Patons Mutual Benefit Society correspondence | 1941-1988
(mainly 1980s) |
| 3/2 | Patons and Baldwins Mutual Benefit Society correspondence re sick leave | 1952 |

4. Financial Records

See also Minutes of Meetings for other Financial Records (eg item nos 2/3, 2/4)

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| 4/1 | Patons and Baldwins Employees' Mutual Benefit Society and Patons and Baldwins Employees' Medical Benefits Association monthly financial statements (includes annual reports 1925-1931 and balance sheets 1925-1937) | 1925-1937 |
| 4/2 | Coats Patons Health Benefit Association (and Mutual Benefit Society) monthly financial statements | 1985-1988 |
| 4/3 | Patons and Baldwins Employees' Mutual Benefit Fund Society cash book | 1924-1929 |
| 4/4 | Patons and Baldwins Employees' Mutual Benefit Society cash book | 1928-1930 |
| 4/5 | Patons and Baldwins Employees' Mutual Benefit Society cash book | 1931-1933 |
| 4/6 | Patons and Baldwins Medical Benefits Association cash book | 1929-1933 |
| 4/7 | Patons and Baldwins Medical Benefits Association cash book | 1930-1939 |
| 4/8 | Patons and Baldwins Medical Benefits Association cash book | 1940-1949 |
| 4/9 | Patons and Baldwins Medical Benefits Association cash book | 1949-1953 |
| 4/11 | Coats Patons Employees' Mutual Benefit Society transferees' list | c1986 |
| 4/12 | Patons and Baldwins Employees' Medical Benefits Association, Union Bank of Australia Ltd (Launceston) bank book | 1941-1944 |

4/13 Coats Patons Employees' Mutual Benefit Society and Hospital and Medical Benefits Association, and Coats Patons Health Benefit Association (and Mutual Benefit Society) contribution rates and schedules 1978-1988

5. Historical Papers

5/1 Coats Patons Employees' Mutual Benefit Society and Coats Patons Employees' Medical Benefit Association historical papers (Note: some information in this item contains inaccuracies) c1975

6. Ephemera

6/1 Coats Patons Health Benefit Association (and Mutual Benefit Society) and Coats Patons Employees Hospital and Medical Benefits Association letterheads and forms c1975-c1988

OTHER SOURCES

QVMAG, Community History, CHS 16; CHS 27