

In connection with this table it must be borne in mind, however, that among the Rechabite societies which furnished returns it is the practice not to reduce the sickness allowance until after twelve months' continuous sickness, instead of six months', as in most of the other societies, which may account for the total absence of reduced pay.

£1,347 were paid in funeral benefits, £975 on the death of members, and £372 on the death of members' wives. This represents an average of £18·75 for each member dying, and £10·33 for each wife dying. The levies to district funeral funds exceeded the funeral payments by £168 3s. 1½d. Of the sum of £1,078 3s. 6½d., set down as paid for other benefits, the great bulk was paid by courts of the United Otago District of Foresters, and consisted chiefly of medical expenses. By the Amendment Act of 1878 it is made illegal to defray these expenses from the sick and funeral fund.

The total of the management funds was, on the 1st January, 1877, £8,236 17s. 7½d., and on the 31st December it amounted to £8,514 12s. 8½d. It thus appears that on an average about £1 per member is kept in hand to meet management expenses—at least, that the average tends to reach this amount at the end of a calendar year. The average resulting from the statistics for 1876 is also something less than a pound.

Although it is not necessary or desirable that the management fund of a benefit society should accumulate to any very large amount, it is extremely important that there should always be a sufficient credit balance to meet current expenses. When this is not the case, the practice too frequently obtains of borrowing from the benefit funds to meet the deficiency, although, of course, the true remedy would be found in a special levy. It is therefore a matter of regret that amongst the eighty-nine lodges, courts, &c., included in these tables, the management funds of no less than twenty-three were without any credit balance on the 31st December, 1877. These facts doubtless represent a large indebtedness to the sick and funeral funds. The exact amount of the indebtedness it is impossible to ascertain from the returns,* but it will be seen that £592 12s. 11½d. were borrowed from the sick and funeral funds during the year, and that the repayments amounted in the aggregate to £658 16s. 7d. There has thus been on the whole a reduction of the indebtedness, and it is to be hoped that the provisions of the Amendment Act, by rendering any increase of the debt definitively illegal, will have the effect of soon extinguishing it altogether among registered societies.

The total expenses of management amounted to £5,691 15s. 8d., or £6·73 (13s. 5d.) per member. In 1876 they amounted to on an average £6·46 (12s. 11d.) among the societies then furnishing returns. Taking the four chief orders separately we have the following results:—Manchester Unity of Odd Fellows, £710 (14s. 2d.) per member; Ancient Order of Foresters, £556 (11s. 2d.) per member; Independent Order of Rechabites, £614 (12s. 3d.) per member; Hibernian Australasian Catholic Benefit Society, £816 (16s. 4d.) per member.

These results point to the same conclusion as the corresponding results obtained from the statistics for 1876. The sets of results are not strictly comparable, because the expenses of management were differently estimated in the two cases. With this caution, the results for 1876 may be presented:—Manchester Unity of Odd Fellows, £783 (15s. 8d.) per member; Ancient Order of Foresters, £614 (12s. 3d.) per member; Independent Order of Rechabites, £687 (13s. 9d.) per member; Hibernian Australasian Catholic Benefit Society, £935 (18s. 8d.) per member.

The conclusion pointed at is, that the Hibernian Society is more costly in its management than any of the other orders, and that the Foresters' clubs are on an average conducted more cheaply in this colony than those of the Odd Fellows. The view given of the Rechabite societies is a favourable one; but the number of tents furnishing returns was in both instances so small that no general conclusion can be drawn from the facts. It may be interesting to note that the management expenses of the New Plymouth Friendly Society, the leading representative of the isolated societies, were, in 1876, £433 (8s. 8d.) per head, and in 1877, £706 (14s. 1d.) per head; in the former case considerably below, but in the latter somewhat above, the general average for the same year.

The total cost of medical attendance, &c., in the societies furnishing returns was £7,431 11s. 6d., or £8·78 (17s. 7d.) per head. Of this, £6,605 10s. 5½d. was paid from management funds, and £826 1s. 0½d. (by courts of the United Otago District of Foresters) from sick and funeral funds. The medical expenses per head in the four chief orders were as follow, in the years 1876 and 1877:—

	1876.	1877.
	£	£
Manchester Unity of Odd Fellows	0·833	0·831
Ancient Order of Foresters	0·957	1·004
Independent Order of Rechabites	0·742	0·676
Hibernian Australasian Catholic Benefit Society	1·230	1·119

Turning, lastly, to the assets of the societies, we find that these may be arranged in the following order of comparative magnitude:—Mortgages on freehold property, £35,933 15s. 8d.; land and buildings, £34,048 14s. 0½d.; deposits in banks at interest, £10,794 3s. 4d.; current accounts in banks, £5,581 18s. 0½d.; deposits in Post Office Savings Bank, £5,257 18s. 11d.; shares in building societies, &c., £1,527 14s. 2d.; cash in hand, £1,320 10s. 8½d.; deposits in private savings banks, £1,206 0s. 6d.; Government securities, £1,160; loans to members, £604 18s. 10d.; whilst miscellaneous debts and other assets amount to £4,771 9s. 1d.

To complete the view of the financial condition of these societies, tables are appended relating to the funds (funeral and management) which are under the control of central bodies. It will be seen that, with the exception of the Auckland District of the Manchester Unity, the Independent Order of Odd Fellows of New Zealand, and the New Zealand Central District of Rechabites, there is no district which allows its funeral fund to accumulate to any large amount; the bulk of the moneys destined to meet funeral liabilities are in the hands of the branches. In the first and third of those mentioned it amounted to £2·093 (£2 1s. 10d.) and £1·033 (£1 0s. 8d.) per head."

WM. R. E. BROWN,
Registrar of Friendly Societies.

* In the new return-form special provision is made for rendering this information.