

In conclusion, it is to be remarked that the table herewith is only recommended provisionally. The data as to sickness and mortality hitherto collected are in several respects imperfect, and, in the event of a wider knowledge being acquired on this subject, the table will be liable to be superseded by one more accurately adjusted to the benefits promised. It is also to be hoped that an improvement will take place in several respects in the nature of the benefits themselves. In particular, it is to be hoped that the allowances in old age will be made no longer contingent on sickness, but that they will assume the form of a certain and permanent annuity. A superannuation of this kind would be a benefit of a much more satisfactory nature than an allowance contingent on sickness at an age when the line of demarkation between health and disease is rarely very distinct. Moreover, since the data as to sickness in extreme old age are too scanty and divergent to merit much reliance, and since the value of a certain annuity depends only on the rate of mortality (the rate of interest being given), the liabilities of a society would be rendered capable of very much more precise computation by the introduction of the annuity system. Should any society show signs of desiring to effect a reform in this direction a series of tables will be issued from this office suited to the class of benefits in question.

12th November, 1878.

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

TABLE of RATES of CONTRIBUTION, prepared pursuant to subsection 5 (c) of section 9 of "The Friendly Societies Act, 1877."

ANNUAL CONTRIBUTIONS

Payable during Life, by Weekly or Monthly Instalments, to provide for the undermentioned Benefits.

Member's Age (next Birthday) at Entry.	Funeral Benefit of £10 at Death of Member	Funeral Benefit of £10 at Death of Member's first Wife, if Member be then living.	Allowance of £1 per Week during the Whole Period of Sickness.	Allowance of £1 per Week during the First Twelve Months of Sickness.	Allowance of £1 per Week during the First Six Months of Sickness.	Allowance of £1 per Week during the Second Six Months of Sickness.	Allowance of £1 per Week during Continued Sickness after the First Twelve Months of Sickness.	Member's Age (next Birthday) at Entr.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
18	0 2 6	0 1 9	1 11 1	1 2 11	0 19 11	0 3 0	0 8 2	18
19	0 2 7	0 1 10	1 12 1	1 3 5	1 0 3	0 3 2	0 8 7	19
20	0 2 8	0 1 10	1 13 0	1 4 0	1 0 8	0 3 4	0 9 0	20
21	0 2 9	0 1 11	1 14 1	1 4 6	1 1 1	0 3 5	0 9 7	21
22	0 2 10	0 2 0	1 15 2	1 5 1	1 1 6	0 3 7	0 10 1	22
23	0 2 11	0 2 0	1 16 3	1 5 8	1 1 11	0 3 9	0 10 7	23
24	0 3 0	0 2 1	1 17 5	1 6 3	1 2 4	0 3 11	0 11 2	24
25	0 3 1	0 2 1	1 18 8	1 6 11	1 2 9	0 4 2	0 11 9	25
26	0 3 2	0 2 2	1 19 11	1 7 7	1 3 3	0 4 4	0 12 4	26
27	0 3 4	0 2 3	2 1 3	1 8 3	1 3 9	0 4 6	0 13 0	27
28	0 3 5	0 2 4	2 2 8	1 9 0	1 4 4	0 4 8	0 13 8	28
29	0 3 6	0 2 4	2 4 3	1 9 9	1 4 11	0 4 10	0 14 6	29
30	0 3 7	0 2 5	2 5 10	1 10 7	1 5 6	0 5 1	0 15 3	30
31	0 3 9	0 2 6	2 7 6	1 11 5	1 6 1	0 5 4	0 16 1	31
32	0 3 10	0 2 7	2 9 3	1 12 4	1 6 9	0 5 7	0 16 11	32
33	0 4 0	0 2 8	2 11 1	1 13 4	1 7 5	0 5 11	0 17 9	33
34	0 4 2	0 2 9	2 13 1	1 14 3	1 8 2	0 6 1	0 18 10	34
35	0 4 4	0 2 10	2 15 2	1 15 3	1 8 11	0 6 4	0 19 11	35
36	0 4 5	0 2 11	2 17 4	1 16 4	1 9 8	0 6 8	1 1 0	36
37	0 4 7	0 3 0	2 19 8	1 17 6	1 10 6	0 7 0	1 2 2	37
38	0 4 9	0 3 1	3 2 2	1 18 9	1 11 4	0 7 5	1 3 5	38
39	0 5 0	0 3 2	3 4 9	2 0 0	1 12 3	0 7 9	1 4 9	39
40	0 5 2	0 3 4	3 7 7	2 1 4	1 13 2	0 8 2	1 6 3	40
41	0 5 4	0 3 5	3 10 7	2 2 9	1 14 2	0 8 7	1 7 10	41
42	0 5 7	0 3 6	3 13 8	2 4 3	1 15 3	0 9 0	1 9 5	42
43	0 5 9	0 3 8	3 17 1	2 5 10	1 16 4	0 9 6	1 11 3	43
44	0 6 0	0 3 9	4 0 7	2 7 6	1 17 6	0 10 0	1 13 1	44
45	0 6 3	0 3 11	4 4 4	2 9 3	1 18 9	0 10 6	1 15 1	45
46	0 6 6	0 4 1	4 8 5	2 11 1	2 0 0	0 11 1	1 17 4	46

8th November, 1878.

FREDK. W. FRANKLAND, Actuary.

SCHEDULE VII.

"FRIENDLY SOCIETIES ACT, 1877."

RETURN of Sickness, Mortality, and other Contingencies, experienced during the Year ended 31st December, 18 , by the , established in the Year 18 , situated at .

INSTRUCTIONS.

Particulars to be entered.

1. This form is to be filled up and returned to the Registrar of Friendly Societies, Wellington, on or before the 1st day of April next. No entry need be made of any members except such as have, during the year, either received sick-pay or other benefits, died, or otherwise left the , or married (if thereby entitled to a funeral benefit in event of wife's death), or whose wives have died during the year.

Year of Birth.

2. It is to be borne in mind that a card containing particulars respecting each individual member will be kept in the office of the Registrar of Friendly Societies (the information to be used hereafter