

SESS. II.—1879.
NEW ZEALAND.

FRIENDLY SOCIETIES

(SECOND ANNUAL REPORT, BY THE REGISTRAR OF).

*Presented to both Houses of the General Assembly, pursuant to "The Friendly Societies Act, 1877,"
Section 9, Subsection 6.*

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A D D E N D U M .

In my remarks on the "Leading Features of new Rules Registered," page 3, I stated that "the provisions of 'The Friendly Societies Act, 1867,' required that the rules of a society could not be registered until the tables of contributions payable for the assurance of sums on sickness or death had been certified by an actuary or person appointed by the Registrar." It appears to me, on reviewing this portion of the report (which has been printed off), that, as it stands, it may lead to the belief that all rules registered under the Act of 1867 contained tables of contributions that were duly certified by an actuary. As a matter of fact the case is almost exactly the reverse of this. The provision of the Act requiring this certificate was not, until latterly, in any way carried out; and, as a result, there is hardly a single set of rules registered under the Act of 1867 containing a table of contributions that was certified to, or even that would have been certified to, by an actuary. This registration of insufficient tables of contributions has produced much evil, as it has resulted in a feeling of confidence in their sufficiency and in the solvency of the societies which the tables themselves did not justify; and a low rate of contributions having been established, there is a general disinclination to add thereto. Much work has in consequence been thrown on this department in the way of endeavouring to set forth to societies the unsound basis on which they were working. It is, however, very satisfactory to have to state that the action taken by me under section 9, subsection 5 (b, c) of the Act of 1877, is apparently bearing fruit, as, since the 30th of June last, two districts of the Manchester Unity of Odd Fellows, containing in the aggregate 19 lodges, have submitted for registration new rules containing tables of contributions that are satisfactory in amount, and give a better assurance of the future success of these societies.

Since the report went to press a few slight alterations have been found necessary in the Statistical Tables appended thereto, which will affect one or two of the figures given on page 12. The total expenses of management for 1877, it will be seen, were £5,378 0s. 11d., instead of £5,691 15s. 8d., as there stated. This is equivalent to £635 (12s. 9d.) per member. The expenses of management for the lodges of the Manchester Unity amounted in the aggregate to £3,416 16s. 9½d., or £650 (13s.) per member. Again, the total cost of medical attendance was £7,715 10s. 6d., or £912 (18s. 3d.) per head, of which £6,839 9s. 5½d. was paid from management funds. The medical expenses per head in the Manchester Unity were £885. Lastly, the aggregate of mortgages on freehold property should have been given as £35,783 15s. 8d., instead of £35,933 15s. 8d.

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

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REPORT.

I.—BUSINESS OF THE REGISTRY OFFICE.

1. DEPARTMENTAL WORK DURING YEAR ENDED 30TH JUNE, 1879.

As the Registrar's first report was for the six months ended the 30th June, 1878, it has been thought desirable, for the purpose of submitting a report for a whole year, to make this report cover the operations for the year ended the 30th June, 1879, instead of the 31st December, 1878.

The departmental work of the office cannot be measured by the number of registrations effected, as a large amount of labour and correspondence is thrown upon the Registrar in dealing with other matters essential to the due and efficient administration of the Act. The following enumeration of matters attended to and work done during the year will indicate in a measure the general character of the duties to be performed:—

(a.) *The Consideration of the contemplated Provisions of "The Friendly Societies Amendment Act, 1878; the Preparation of Regulations thereunder; and the Revision of Model Rules necessitated thereby.*—The necessity for amendments to "The Friendly Societies Act, 1877," having become apparent from the experience acquired in the administration of that Act, the consideration of the nature and form of proposals for such amendment, and the correspondence with societies in relation to such proposals, devolved upon the Registrar. As a result of the passing of the Act, additional regulations had to be framed and, having been approved by the Governor, to be issued to societies. The model rules framed for the guidance of societies were revised to embrace the additional requirements of the Amendment Act. When this Act was circulated, a memorandum, drawn up by the Registrar, explanatory of the provisions of the Act, was forwarded therewith.

(b.) *Framing Regulations under "The Trade Union Act, 1878."*—The Registrar of Friendly Societies being, in terms of this Act, Registrar thereunder, it became necessary to consider the provisions of the Act and to frame regulations for procedure. This has been done.

(c.) *The Compilation of the Statistical Tables for 1877.*—This represents a very large amount of work, the results of which will be specially dealt with further on.

(d.) *The Transference on to Cards of Information given in the Quinquennial Return of Sickness and Mortality in respect of about 10,000 Persons.*—The effect and advantages of this system will be referred to further on. This transference is a step precedent to tabulation of the information given, and is a tedious operation. This work has been completed.

(e.) *The Examination of these Returns, and the Issue to Societies of Queries on Defects and Errors therein.*

(f.) *Advice tendered to many Friendly Societies on Points of Internal Management, Scales of Contributions, &c.*—With the desire of making the administration of the Friendly Societies Act of benefit to the various societies, and inducing societies to take advantage of its provisions, the Registrar has at all times willingly responded to requests for advice asked for, although at times involving much consideration of the intention and provisions of the Act.

(g.) *Publication and Issue of Model Tables of Contributions, with Explanatory Observations.*—These very important tables have been completed since the issue of the previous report, and have been distributed to the societies. As the majority of the societies were working under scales of contributions that would be deemed by actuaries as inadequate to meet, in the future, the benefits promised, the advantage of laying before these societies a trustworthy table cannot be overrated, as they will be able to discover where the insufficiency of their contributions may be, and, if really desirous of preserving their solvency, have a guide as to the measure of alteration to be made. In some cases societies have been anxious for the issue and adoption of these tables, as tending to give a more assured tone to their financial position. When issuing these tables the Registrar issued a circular-memorandum explanatory of them, and the mode of applying them, and urging their adoption by societies. These tables and circular are appended as a schedule to this report.

(h.) *Lengthy Correspondence with Societies, arising from Mistakes in Applications for Registry or from Rules submitted not complying with the Act.*—It would be a difficult matter to distinguish the

amount of correspondence on each of the different heads mentioned, but the number of letters, &c., recorded amounted during the year to 266—many letters received not requiring to be placed on record. The correspondence issuing from the office has occupied 708 pages of the letter-book.

(i.) *Reference of Rules to Revising Barrister, and Dealing with his Report, either by Registration or Forwarding Copies of his Objections.*—Technical difficulties in the working of the Act have involved many discussions and settlements of principle by interview between the Registrar and Revising Barrister.

(k.) *Personal Examination of Branch Rules by Registrar in Terms of Regulation 50.*

(l.) *Recording (on notice given) Changes of Name, Place, Trustees, Secretaries, &c.*—This always entails a certain amount of correspondence, often increased by the information being insufficiently given.

(m.) *Framing and Issue of Forms of Return and Abstract for Quinquennial Valuations.*—The preparation of these forms has been purely an actuarial matter, and the duty consequently has devolved upon the Actuary.

(n.) *Devising Cards and New Forms of Annual Return, and Issue thereof, with subsequent Explanatory Correspondence.*—The remarks on the card system and the new forms will be found further on. The card system being new to the societies, correspondence was entailed explanatory of the action to be taken.

(o.) *Correspondence with Trade Unions relative to proposed Registration and Administration of Act.*

2. SOCIETIES REGISTERED DURING THE YEAR.

A list of applications for registry, and how disposed of, and a list of registered societies to date, are given in Schedules I. and II. appended hereto.

The following societies have registered [the numbers given are the register numbers]:—

No. 143.—*Court Queen of the Isles, No. 2,703, Ancient Order of Foresters, Lyttelton.*—This society was previously registered, but applied for cancelment of registry in order to register a complete amendment of rules, such amendment having been practically prohibited by the provision of "The Friendly Societies Act, 1877," which required amendments to be gazetted; and this course was adopted to evade that difficulty. This court contributes to, and takes part by delegates in the government of, the United Canterbury District, but is registered as a separate society.

No. 144.—*Wellington District, Ancient Order of Foresters.*—This society was previously registered as the United Wellington District, Ancient Order of Foresters, but obtained cancellation of its registration for the same reason as in the previous case, and registered anew, under the above name, as a society having branches.

No. 145.—*The Auckland Branch, No. 81, Hibernian Australasian Catholic Benefit Society.*—Although this society is a branch, yet, as the central body of the order is outside the colony (in Melbourne), it could only be registered as a separate society.

No. 146.—*The Independent Order of Odd Fellows of New Zealand.*—This society is registered as having branches. The registered office is at Dunedin. This society was also registered under a different name, but obtained cancellation of its registry for similar reasons to those given in Nos. 143, 144. This is the only friendly society in New Zealand having branches not, so far as ascertainable by the rules, affiliated to an order outside the colony. The forms and ceremonies of this society assimilate in character to those of the American Order of Odd Fellows rather than to those of the Manchester Unity.

No. 147.—*The Progress Division, No. 5, of the Sons of Temperance of Australasia.*—Office at Kaiapoi.

No. 148.—*The New Zealand Railways Employé's Benefit Society, Christchurch Branch.*

No. 149.—*The New Zealand Prudential Assurance Society.*—Registered office at Auckland. This is a collecting society within the meaning of section 31 of "The Friendly Societies Act, 1877."

3. NEW BRANCHES REGISTERED DURING THE YEAR.

The following lodges and courts were registered as branches of registered societies:—

Independent Order of Odd Fellows of New Zealand, Friendly Society.—1, Loyal Pioneer Lodge, situated at Dunedin; 2, Loyal Star of Canterbury Lodge, situated at Timaru; 3, Loyal Mount Ida Lodge, situated at Naseby; 4, Loyal Alexandrovna Lodge, situated at Temuka; 5, Loyal Unity Lodge, situated at South Dunedin; 6, Loyal Point Lodge, situated at Pleasant Point; 7, Loyal Avon Lodge, situated at Christchurch; 8, Loyal Southern Cross Lodge, situated at Wellington; 9, Loyal Rangitikei Lodge, situated at Bulls; 10, Loyal Winchester Lodge, situated at Winchester; 11, Loyal Wanganui Lodge, situated at Wanganui; 12, Loyal Alfred Lodge, situated at Oamaru; 13, Loyal Green Island Lodge, situated at Green Island; 14, Loyal Ravensbourne Lodge, situated at Ravensbourne.

Wellington District, Ancient Order of Foresters.—1, Court Robin Hood, situated at Wellington; 2, Court Sir George Bowen, situated at Wellington; 3, Court Lord Clyde, situated at Wairoa, Hawke's Bay; 4, Court Clarendon, situated at Picton; 5, Court Manawatu, situated at Palmerston (North); 6, Court Loyal Feilding, situated at Feilding; 7, Court William Gladstone, situated at Gisborne; 8, Court Pioneer, situated at Tinui, Whareama; 9, Court Roderick Dhu, situated at Wanganui.

Otago District of the Manchester Unity Independent Order of Odd Fellows, Friendly Society.—1, Loyal Outram Lodge, situated at Outram.

4. REGISTERED SOCIETIES CONVERTED INTO REGISTERED BRANCHES DURING THE YEAR.

(1.) The Loyal Marlborough Lodge, No. 4,929, I.O.O.F., M.U., Register No. 90, situated at Blenheim, was converted into a registered branch of the Marlborough District, I.O.O.F., M.U., Register No. 77.

(2.) Court Blenheim, No. 5,085, A.O.F., Register No. 86, situated at Blenheim, was converted into a registered branch of the Wellington District, A.O.F., Register No. 144.

5. COMPLETE AMENDMENTS OF RULES REGISTERED DURING THE YEAR.

- (1.) Court Sir George Grey, No. 3,118, A.O.F., Wellington, Register No. 34.
- (2.) Sanctuary Sir George Grey, No. 3,118, A.O.S., Wellington, Register No. 11.
- (3.) Court Star of Canterbury, No. 2,309, A.O.F., Christchurch, Register No. 2.
- (4.) Otago District, I.O.O.F., M.U., Register No. 23.
- (5.) Widow and Orphans' Fund, United Canterbury District, A.O.F., Register No. 139.

6. PARTIAL AMENDMENT OF RULES REGISTERED DURING THE YEAR.

Auckland District, I.O.O.F., M.U., Register No. 13.

7. CHANGES OF NAME REGISTERED DURING THE YEAR.

(1.) Right Worthy Grand Lodge of New Zealand, Independent Order of Odd Fellows, changed into Independent Order of Odd Fellows of New Zealand, concurrently with cancelment and reregistration.

(2.) United Wellington District of the Ancient Order of Foresters, changed into Wellington District of the Ancient Order of Foresters, concurrently with cancelment and reregistration.

8. TRUSTEES REGISTERED DURING THE YEAR.

Twenty-three notices of appointment of trustees were registered during the year. In some cases the trustees had been appointed before the Friendly Societies Act of 1877 was passed, but had never been registered.

9. REMOVALS OF OFFICE REGISTERED DURING THE YEAR.

- (1.) North Westland District, I.O.O.F., M.U., office removed from Charleston to Reefton.
- (2.) Albion Lodge, I.O.O.F., M.U., office removed from Oriental Hotel, Princes Street, Dunedin, to Glasgow Pie House, Princes Street, Dunedin.
- (3.) Auckland District, A.O.F., office removed from District Courthouse, Queen Street, Auckland, to Waiotahi Creek, Thames, and subsequently to Governor Bowen Hotel, Grahamstown.
- (4.) Court Pride of the Forest, A.O.F., office removed from Henry Adams, solicitor, Nelson, to Wakapuaka, Nelson.
- (5.) United Otago District, A.O.F., office removed from District Courthouse, Dunedin, to Working-men's Club, Octagon, Dunedin.
- (6.) Court Pride of Dunedin, A.O.F., office removed from Royal George Hotel, George Street, Dunedin, to Odd Fellows' Hall, Rattray Street, Dunedin.
- (7.) Primitive Methodist Mutual Aid Society (No. 1 of N.Z.), office removed from George Street, Dunedin, to Opoho, North Dunedin.
- (8.) Greenstone Branch, H.A.C.B.S., from Greenstone to Kumara.

10. CANCELLATIONS OF REGISTRY EFFECTED DURING THE YEAR.

- (1.) United Wellington District, A.O.F., reregistered as a society having branches.
- (2.) Court Queen of the Isles, A.O.F., Lyttelton, reregistered under new rules.
- (3.) Loyal Marlborough Lodge, I.O.O.F., M.U., Blenheim, converted into a branch of Marlborough District, I.O.O.F., M.U.
- (4.) Loyal Marton Lodge, I.O.O.F., M.U., ceased to exist through want of members.
- (5.) Right Worthy Grand Lodge of New Zealand, I.O.O.F., Dunedin, reregistered, under a new name, as a society having branches.

II.—LEADING FEATURES OF NEW RULES REGISTERED.

The provisions of "The Friendly Societies Act, 1867," required that the rules of a society could not be registered until the tables of contributions payable for the assurance of sums on sickness or death had been certified to by an actuary or person appointed by the Registrar. No such provision was inserted in "The Friendly Societies Act, 1877," except in cases of deferred annuities, and a registration of rules may now be effected although the contributions may be quite inadequate to pay the promised benefits. It may, therefore, be of interest to note the leading features of the rules registered during the year, so far as they relate to the measure of the contributions provided therein.

Court Queen of the Isles, A.O.F.—The alteration chiefly consisted in an increased and graduated scale of contributions.

Old Scales.

6s. 9d. per quarter to Sick and Funeral Fund (from which surgeon's pay was to be defrayed) for members initiated prior to rules of 1873. For members initiated subsequently, following contributions to cover all expenses:—

18-22	...	...	11s. 8d. per quarter
22-25	...	...	12s. 2d. per quarter
25-28	...	...	12s. 9d. per quarter
28-31	...	...	13s. 3d. per quarter
31-34	...	...	14s. 0d. per quarter
34-37	...	...	14s. 9d. per quarter
37-40	...	...	15s. 10d. per quarter

Present Scales.

(a.) For members initiated before 8th December, 1875, 8s. 1d. per quarter to Sick and Funeral Fund (from which surgeon not to be paid), from which 2s. 1d. per quarter handed to District Funeral Fund.

(b.) For members subsequently initiated, a graduated scale as follows:—

	Per qr.	Govt. Actuary's Scale.
Under 22 years, 9s. 1d.	...	8s. 4½d.
Under 25 years, 9s. 7d.	...	8s. 4½d. to 9s. 0d.
Under 28 years, 10s. 1d.	...	9s. 0d. to 9s. 9½d.
Under 31 years, 10s. 7d.	...	9s. 9½d. to 10s. 8½d.
Under 34 years, 11s. 7d.	...	10s. 8½d. to 11s. 9d.
Under 37 years, 12s. 7d.	...	11s. 9d. to 12s. 11½d.
Under 40 years, 13s. 7d.	...	12s. 11½d. to 14s. 4½d.

2s. 1d. per quarter of this to District Funeral Fund. Surgeon paid out of a separate fund.

But, although the contributions have been increased, the scale of benefits has also been largely increased, as follows:—

<i>Old Scale.</i>	<i>Present Scale.</i>
16s. per week during first six months of sickness	£1 during first six months
8s. per week during second six months of sickness	10s. during second six months
4s. per week during remainder of sickness	5s. during remainder
£12 at death of member	£20 at death of member
£8 at death of wife	£10 at death of wife

The scales of contributions for new members are exceedingly satisfactory when compared with the former scales. It is, however, to be regretted that the scale for members initiated before the 8th December, 1875, should still have been kept so low, the contributions at all ages being lower than what is required at the lowest age of twenty-two years; and the insufficiency of such rate to insure solvency is apparent when compared with the rates for the higher ages according to the Actuary's scale.

Wellington District, A.O.F.—The new rules provided for a graduated scale of contributions for new members only, instead of the old ungraduated scale. These scales are minimum scales for all the courts.

<i>Old Scale, for Old Members.</i>	<i>New Scale.</i>	<i>Actuary's Scale.</i>
2s. per month to Sick and Funeral Fund, and an extra 6d. per month if member over 38.	18-27—2s. 0d. per month ... 27-33—2s. 4d. per month ... 33-38—3s. 0d. per month ... 38-40—4s. 0d. per month ...	2s. 5½d. to 3s. 1d. 3s. 1d. to 3s. 8d. 3s. 8d. to 4s. 3½d. 4s. 3½d. to 4s. 7½d.

The retention of the old scale for existing members is a mistaken policy, and can but be productive of evil. The scale has been hitherto very far from sufficient, and the perpetuation of that scale tends to jeopardize the society. The contributions on account of new members are insufficient in themselves, if judged by the Actuary's scale, and therefore cannot in any way help to secure the condition of solvency imperilled by the former low scale.

Auckland Branch, H.A.C.B.S.—The amount of contribution to the Sick and Funeral Fund is left undecided by the rules, but the adoption of an ungraduated scale is evident. This is most unsatisfactory. An ungraduated scale is generally, if not in all cases, insufficient to secure the future payment of the promised benefits, and is always a source of injustice, as pressing with undue heaviness on the members at the younger age-periods, and relieving the older members from legitimate payments at the expense of the younger members. The minimum of 6d. per week fixed by the general laws of the society is, having regard to the promised benefits, an utterly inadequate payment to be made even by members entering at the early age of 18, much more so by older members.

Independent Order of Odd Fellows of New Zealand, Friendly Society.—This society has altered the scales of contributions in a most satisfactory manner, the new scale being such as to reasonably insure confidence in the ultimate success of the society.

The old and new scales to provide the usual sick and funeral benefits are subjoined.

<i>Old Scale.</i>	<i>New Scale.</i>
	Sick Fund. Funeral Fund. Per Quarter. Per Quarter.
5d. per week to Sick Fund; 2d. (nearly) per week to Funeral Fund.	18-20 ... 5s. 10d. ... 1s. 9d.
	21-25 ... 6s. 6d. ... 1s. 11d.
	26-30 ... 7s. 4d. ... 2s. 4d.
	31-35 ... 8s. 8d. ... 2s. 9d.
	36-40 ... 10s. 0d. ... 3s. 2d.
	41-45 ... 11s. 11d. ... 3s. 10d.

These new scales of contributions, calculated by Messrs. Leslie and Black, agree closely with the Actuary's scale. The society is to be commended on their adoption.

Progress Division of the Sons of Temperance of Australasia, Kaiapoi.—The benefits given by this society are—20s. per week during the first six months' sickness, 10s. during the second six months', 5s. per week afterwards, or a bonus extinguishing all claims on the society; £20 at death of a member, and £10 at death of a member's wife. The unusual feature is, the bonus instead of protracted-sickness payments. As it is the protracted sickness which fluctuates greatly when the numbers are small, especially the sickness inherent to advanced age, the exercise of this provision, if care is taken in fixing the amount, will be found useful in relieving the society from uncertain claims that cannot be well estimated. The scale of contributions is, however, too low for the benefits promised.

<i>Scale adopted, Sick and Funeral Fund.</i>	<i>Govt. Actuary's Scale.</i>
16 to 20, two-thirds of 0s. 10d. per week = 6¾d.	7d. to 7½d.
20 to 25, " 0s. 11d. " = 7¾d.	7½d. to 8d.
25 to 30, " 1s. 0d. " = 8d.	8d. to 9d.
30 to 35, " 1s. 2d. " = 9¾d.	9d. to 10½d.
35 to 40, " 1s. 4d. " = 10¾d.	10½d. to 1s. 0¾d.
40 to 45, " 1s. 6d. " = 1s.	1s. 0¾d. to 1s. 2¾d.

The other third of the contributions being devoted to management expenses.

The New Zealand Prudential Assurance Society.—This is the first representative in New Zealand of a group of societies ("collecting societies") numerous and important in England, and with reference to which section 30 of the Imperial Act (incorporated as section 31 of the New Zealand Act) was framed. This society differs, however, from the bulk of societies included in the group, in not being a mere burial society, as it grants life assurances to adults up to £200, the statutory limit. In the character of the business contemplated it assimilates closely to the Industrial Branch of the Prudential Assurance Company in England. Persons of both sexes are admitted to membership, the minimum age being sixteen, and insurances are granted on the lives of children of members. Insurers under £50 obtain full benefits after six months' membership; above £50, half benefits in six months, full benefits in twelve months. No medical examination is required prior to admission of members insuring to a less amount than £50. This appears to be a hazardous provision, though in

accordance with the practice of the Prudential Assurance Company in England, and may, if extreme care be not exercised by the collectors, result in much loss to the society.

Court Sir George Grey, A.O.F.—A graduated scale of contributions according to age has been adopted, instead of a uniform contribution at all ages. The new scale, however, only applies to new members, and, so far as they are concerned, is insufficient according to the Actuary's scale. No provision has been made to meet the deficiency which may have arisen from the former insufficient contributions; for, although, under the old rate of contributions, the scale of benefits was about 25 per cent. lower than the scale now established, yet the old rate was insufficient to insure continued solvency.

<i>Old Scale.</i>		<i>New Scale.</i>		<i>Actuary's Scale.</i>
6d. per week.	18 to 27 ...	7d. per week	...	7½d. to 9¼d.
	27 to 33 ...	8d. "	...	9¼d. to 11d.
	33 to 37 ...	10d. "	...	11d. to 1s. 0¼d.
	37 to 40 ...	1s. 1d. "	...	1s. 0¾d. to 1s. 2¼d.

Sanctuary Sir George Grey, A.O.S.—The old rate was a uniform contribution of 2s. per month, apparently for all purposes. Without altering the scale of benefits, the contributions have been graduated according to age, and increased to more satisfactory amounts for the Sick and Funeral Fund, but only for new members.

<i>Present Scale, Sick and Funeral Fund.</i>		<i>Actuary's Scale.</i>
18 to 30 ...	1s. 6d. per month	...
30 to 35 ...	2s. 0d. "	...
35 to 38 ...	2s. 6d. "	...
38 to 40 ...	3s. 0d. "	...

Otago District, I.O.O.F., M.U.—The new rules of this society evince great care in their preparation, and are in their general provisions a model for imitation; but the scale of contributions is not sufficiently high. Formerly a uniform rate at all ages was paid. Now a graduated scale of contributions for members admitted after the 1st July, 1879, has been established. This scale is, however, too low for the promised benefits, as will be evidenced from a comparison with the Government Actuary's scale. No provision has been included for making good the accumulated deficiencies on former contributions, and, as such deficiencies must not only increase in respect of the contributions of old members, but be somewhat added to by the insufficient contributions of new members, the future prospects of this society cannot be considered as otherwise than unsatisfactory, unless the funds be largely benefited by an exceptional absence of claims for sick-pay, or by successful investments, or a very high rate of secession—gains so uncertain that they ought not to be taken into calculation.

III.—THE AMENDMENT ACT OF 1878.

Soon after "The Friendly Societies Act, 1877," was brought into operation it became manifest that to increase its usefulness certain amendments were necessary. To meet these a Bill was introduced during the session of 1878. This Bill, which became law on the 29th October, 1878, will be found in its statutory form in Schedule III. to this report. It repeals that portion of the 12th section of the principal Act which required that amendments of rules should be published in the *Gazette*, and which, by the expense which would have attended such publication, had been found to act practically as a barrier to the registration of new sets of rules as amendments of the original rules—a course commending itself as in other respects most convenient. It provides that information as to sickness, mortality, &c., shall be rendered by societies annually instead of quinquennially, as heretofore; thus assimilating the procedure in this respect to that which obtains in Victoria, and constituting a point of departure from the precedent afforded by the Imperial Friendly Societies Statute of 1875. A provision of the Act of 1877 (section 13, 1, *f*), which had seemed to establish the principle that a valuer should ascertain by personal investigation the correctness of the premises tendered to him, and thus combine the duties of an auditor and an actuary, was replaced by one which served to enforce the distinction between the two duties, and to confine the valuer to the exercise of strictly actuarial functions. An absolute prohibition was enacted against the appropriation of moneys belonging to a sick and funeral fund to management and medical expenses; and rules of societies were required to incorporate a provision for the payment of the latter out of contributions distinct from those allocated to the sick and funeral fund. In all complaints on behalf of the Registrar respecting failure on the part of a society to furnish any document required by the Act to be furnished, the onus of proof is now made to lie with the society. Lastly, in view of the circumstance that the majority of the bodies with which the Friendly Societies Acts have to deal are in reality only branches of large orders, the central offices of which are in England or Australia, permission is expressly accorded to them to register rules implying subordination to governing bodies outside the colony, or to the general laws of an order. The remaining provisions of the Amendment Act are of minor importance, and are chiefly enacted with a view to the removal of ambiguities in the principal Act. It will be seen, therefore, that the effect of the Amending Act is not to alter or reverse any of the fundamental principles which lie at the basis of the Act of 1877, but simply, by means of a few additions and substitutions, to carry those principles more fully into effect.

The passing of this Bill rendered necessary a few additional regulations of a technical nature to alter the mode of procedure in the case of amendments of rules. These regulations, together with the forms for procedure which they prescribe, will be found in Schedule IV.

It was considered advisable also to issue to societies a memorandum explanatory of the provisions of the Amendment Act. This memorandum, to which is appended a list of the advantages accruing from registration, is contained in Schedule V.

The model rules were also revised to suit the provisions of the Amendment Act, and copies issued to societies.

	No. of Registered Lodges, Courts, &c.	No. of Lodges, &c., furnishing Cards.
I. Manchester Unity of Odd Fellows	56	41
II. Independent Order of Odd Fellows	1	0
III. Ancient Order of Foresters	38	19
IV. Ancient Order of Shepherds	1	1
V. Independent Order of Rechabites	2	2
VI. Sons and Daughters of Temperance	3	0
VII. Hibernian Australasian Catholic Benefit Society	7	2
VIII. Miscellaneous Societies	4	3
Total	112	68

The cards thus received constitute a part of the information required under section 4 of the Amendment Act. The remainder of the information required under that section is rendered on return-sheets, the form of which will be found in Schedule VII. hereto.

The adoption of this form of return has relieved societies from much work, the preparation of which was a constant source of complaint; and the results obtained may be considered, if anything, even more reliable.

In conjunction with the cards, these sheets may be said to constitute a single return—the return of vital statistics which, in accordance with section 4 of the Amendment Act, is to be furnished annually in place of, or—should the Registrar in exceptional cases deem it expedient—in addition to, the quinquennial return required by section 13 (1, e) of the principal Act.

The financial return required by section 13 (1, d) of the principal Act has also been altered as to form. The form previously used, sufficiently well applicable to general and local societies, was found to be not well adapted to societies of the affiliated type (which include nearly all bodies on the New Zealand Register). Hence the form contained in Schedule VIII. has been substituted. Returns in this form for 1878 have, up to the present time, been made by the following societies:—

	No. of Registered Lodges, Courts, &c.	No. of Lodges, &c., furnishing returns.
I. Manchester Unity of Odd Fellows	56	40
II. Independent Order of Odd Fellows	1	0
III. Ancient Order of Foresters	38	24
IV. Ancient Order of Shepherds	1	1
V. Independent Order of Rechabites	2	2
VI. Sons and Daughters of Temperance	3	0
VII. Hibernian Australasian Catholic Benefit Society	7	4
VIII. Miscellaneous Societies	4	3
Total	112	74

In this list are not included the districts, &c., of the affiliated orders, for which a special form of return was devised, as explained in the Registrar's previous report. The following districts, grand lodges, &c., have furnished, up to the present, returns for 1878:—

	No. of Registered Districts, Grand Lodges, &c.	No. of Districts, &c., furnishing returns.
I. Manchester Unity of Odd Fellows	11	8
II. Independent Order of Odd Fellows	1	1
III. Ancient Order of Foresters	5	2
IV. Independent Order of Rechabites	1	0
Total	18	11

VI.—VALUATIONS.

There have as yet been no valuations in terms of the Act returned to the Registrar. One application for a valuation has been received—viz., from the Loyal Charles Bruce Lodge, of the Manchester Unity of Odd Fellows. After some correspondence, the lodge decided to appoint Mr. George Leslie, one of the public valuers, to undertake the duty. There has not, however, been as yet sufficient time for the valuation to be completed, and the results to be officially communicated to the Registrar. In view of the prospect that a large number of valuations will have to be made within the next few years, forms have been devised by the Actuary for making out the returns required by section 5 of the Amendment Act to be made out, on the one hand by the secretaries of societies, and on the other by the officer conducting the valuation. These forms vary somewhat according to the class of society, but those suited to the Manchester Unity of Odd Fellows, which may be taken as typical, will be found in Schedule IX. hereto.

Although there have as yet been no valuations complying with the provisions of the Act, the Registrar has had his attention drawn to four private valuations of lodges belonging to the Manchester Unity—one by a Mr. Derrom, in Auckland, of the Loyal Fountain of Friendship Lodge, in that city, and three by Mr. Reuben Watson, of Nottingham, England, the well-known author of "An Explanatory Treatise on the Valuation of Friendly Societies, &c.," of the lodges of the North Westland District of Odd Fellows. With respect to the first-mentioned of these, the Registrar regrets to state that the principles of the valuation are such as no actuary would sanction. In the first place, the future liabilities are discounted at 6 per cent., which, considering the probability of a reduction in the rate of interest, is an unsafe rate to assume as the basis of a valuation; and, in the second place, the statement of present capital, which forms one of the premises of the valuation, ignores the existence of a lien to the amount of £3,500 on the freehold property of the society. The valuer brings out a surplus of £6,640 8s. 11½d., the total funds of the lodge being £8,203 11s. 1d. His report does not allude to the tables of sickness and mortality

employed by him. By the introduction of the incumbrance, the above surplus is reduced to £3,140 8s. 11½d., the net liability being estimated by Mr. Derrom at £5,063 2s. 1½d. The value of this estimate cannot be ascertained from the data given; but from the faults in principle apparent in respect of some of the matters dealt with, the correctness of the amount may be open to grave doubts.

The result of Mr. Watson's valuation of the North Westland lodges of Odd Fellows is to show a deficiency in all three, although no account has been taken of the liability which will be incurred when members marry who were single at the time of valuation. The results may be summarized thus:—

	Loyal Reefton Lodge.	Loyal Westport Lodge.	Loyal Charleston Lodge.
Date of establishment ...	26th July, 1872	11th September, 1867	12th September, 1867
No. of members ...	121	81	87
Present capital ...	£615 19 8	£874 14 1	£1,146 2 8
Deficiency ...	£1,527 19 6	£684 18 4	£137 14 10

The benefits granted by these three lodges were 20s. per week during the first six months of sickness, 15s. per week during the second six months, and 7s. 6d. during subsequent sickness; £18 at the death of a member, and £12 at death of a member's wife. In the Reefton and Westport Lodges, the contributions to Sick and Funeral Fund were 6d. per week at all ages, and in the Charleston Lodge they were 8d. per week.

By glancing at the several ages of these lodges, and the amounts which, according to Mr. Watson, they ought to have in hand per member in order to be solvent, and comparing these elements with the corresponding ones in their own case, lodges and courts which have charged contributions that are low in amount and uniform at all ages will be able to convince themselves that there is grave reason for alarm as to their financial safety.

VII.—TRADE UNIONS.

By section 16 of "The Trade Union Act, 1878," the Registrar of Friendly Societies became *ex-officio* Registrar for the purposes of that Act, and the duty was imposed upon him of reporting annually with respect to the matters transacted by him in that capacity. The Registrar has deemed it advisable to incorporate the report thus required with that which devolves on him in his capacity as Registrar of Friendly Societies, the two subjects being closely allied, and this being in accordance with the practice of the Chief Registrar of Friendly Societies for the United Kingdom.

Immediately on the passing of the Act, regulations were framed for procedure thereunder. These will be found in Schedule X. hereto.

Applications for registry under the Trade Union Act have been received from the New Zealand District of the Amalgamated Society of Carpenters and Joiners, and from the Dunedin Operative Tailors' Society. The former had previously expressed a desire for registration under the Friendly Societies Act, but had not applied in proper form. An opinion having been asked for as to the status of branches, the matter was referred to the Solicitor-General in the following memorandum:—

"The Solicitor-General.—Can official cognizance be taken of branches of trade unions under 'The Trade Union Act, 1878'? Does the registration of a trade union cover all its branches, so long as they do not require separate laws to be registered for the branches? If so, and each branch has a distinct place of meeting, is not that somewhat in conflict with portions of the Schedule, as, for instance, the portions concerning rules for the appointment of a trustee or trustees? If a branch has its own trustees, can they be considered as the trustees appointed for the union under the rule referred to in section 4 of the Schedule? What is the meaning of the second paragraph of section 9? Is it an extension—*i.e.*, does it extend the 9th section to trustees of a branch (although not specially registered) of a registered union? Or is it a limitation, prohibiting trustees of branches from acting under that section, unless the branch is registered as a separate union?—WM. R. E. BROWN, Registrar of Friendly Societies, 20th December, 1878."

To this the Solicitor-General replied as follows:—

"The Registrar-General.—I do not think the Trade Union Act recognizes the establishment of branch societies as such, although the establishment of branches as a mere matter of convenience among the members would be quite another thing. I mean that no such branch could be registered, except as a distinct society, if it wished to have laws, trustees, &c., of its own. The paragraph in section 9 is a limitation prohibiting branches from acting under it, unless registered as separate unions.—W. S. REID, 23rd December, 1878."

The Registrar then addressed the following further memorandum to the Solicitor-General:—

"The Solicitor-General.—I recognize the fact that rules of branches of trade unions cannot be registered; but it appears to me, from a perusal of the 11th section, that the registration of a union may be considered to cover the registration of its branches so far as it gives the trustees of the branches a legal status. You will observe that the Registrar may, on application from the secretary and members of a branch, direct the transfer of moneys to the trustees of the *branch*. As I understand, the course is as follows: A registration of a trade union covers all the members who may belong to branches, but the registration only applies to the rules of the union. There is no registration of a branch, but, if action is taken under section 11, it will be incumbent on the branch to prove the connection with the registered union, and the fact that the trustees have been appointed according to rules.—WM. R. E. BROWN, Registrar-General, 24th December, 1878."

To this the Solicitor-General replied as follows:—

"The Registrar-General.—I think that the view put forth in this memorandum is the correct one. Regarding the evidence of the connection of the branch with the union, I think that must be left to specific cases as they arise. The 11th section appears to recognize the trustees of a branch; and if the

rules of the union provide as to these, no difficulty will arise in obtaining evidence. In other cases I think no particulars can be laid down.—W. S. REID, 24th December, 1878.”

A doubt next arose as to whether, in the absence of district funds and district trustees, the district could be registered as a single union; but the Registrar decided that this would be no bar. A formal application for registry was then made, but had to be refused in consequence of the union not forwarding specific rules applicable to itself as a New Zealand society, but only rules relating to an English society to which it was affiliated.

In the case of the Dunedin Operative Tailors' Society, the application was not in terms of the regulations, and no subsequent application has been received.

VIII.—THE ANNUAL STATISTICS FOR 1877.

These are the first collected under the provisions of the new Act. They relate only to societies which have furnished returns, the number of which is 105, out of a total of 123 registered societies. These societies fall into two categories—(1) societies having branches, and (2) societies not having branches.

Of the former there were 18 on the register—viz., the following:—Manchester Unity of Odd Fellows—Auckland District, New Plymouth District, Wellington District, Marlborough District, Nelson District, North Westland District, Hokitika District, North Canterbury District, Lyttelton District, Otago District, Invercargill District; Independent Order of Odd Fellows of New Zealand; Ancient Order of Foresters—Auckland District, Wellington District, Nelson District, United Canterbury District, United Otago District; Independent Order of Rechabites—New Zealand Central District.

Of societies not having branches there were on the register 105. Of these, 86 were in reality branches of the societies enumerated in the foregoing list, but, owing to the circumstance that under the Act of 1867 a branch could not be registered *as such*, they appeared on the register as separate societies. The remaining 19 were, with the exception of 4, branches of societies not on the register, the central body of the society being in some cases within, and in some cases outside the colony.

As the 105 societies described as “not having branches” possess by far the larger proportion of the aggregate funds, the statistics relating to them are more important than those relating to the other category. Eighty-nine of them furnished returns, and the first four tables in Schedule IX. hereto relate exclusively to them. They comprise 51 lodges of the Manchester Unity of Odd Fellows, 1 lodge of the Independent Order of Odd Fellows of New Zealand, 24 courts of the Ancient Order of Foresters, 1 sanctuary of the Ancient Order of Shepherds, 2 tents of the Independent Order of Rechabites, 1 division of the Sons and Daughters of Temperance, 5 branches of the Hibernian Australasian Catholic Benefit Society, and 4 local societies.

The compilation of these statistics was intrusted to Mr. Frankland, the Actuary to the Department, and the following comments have been furnished by him:—

“From Table I. it will be seen that there were on the 1st January, 1877, in 85 lodges, courts, &c., of the affiliated orders, and 4 small local societies, 8,366 benefit members, and that the number had increased by the 31st December of the same year to 8,560, being an average of 96·2 per club. Amongst the Manchester Unity of Odd Fellows the average was 104·4 per lodge; and amongst the Foresters it was 95·3 per court. The corresponding numbers derived from the statistics for 1876 were 77·8 and 86·8 respectively. The largest of the Odd Fellows' lodges, the Loyal Fountain of Friendship, in Auckland, contained 314 benefit members, whilst the smallest, the Loyal Alexandra, in the Waikato, contained 4. Among the Foresters, the courts ranged from Court City of Auckland, with 275 benefit members, down to Court Patea, with 16.

The total number of admissions during 1877 was 1,204, and the total number of exits 1,010. The total number of inward clearances was 109, as against 181 outward clearances. The number of deaths during the year was 72, from a mean number of members of 8,463. This is equivalent to a death rate of 8·5 per 1,000. Among the Odd Fellows the death rate was 7·6 per 1,000; among the Foresters, 11·4; among the Rechabites, 5·4; and in the Hibernian Australasian Catholic Benefit Society, 6·5. The total number of secessions during the year, including clearances, was 938. By comparing this with the mean number of members, 8,463, we get a rate of secession of 11·1 per cent. From the statistics of 1876 there resulted a rate of 11·8 per cent. These rates are very high as compared with those which obtain in the United Kingdom, where the rate of secession is generally below 5 per cent. per annum. It is also higher than the rates which appear generally to obtain in Victoria. This is a circumstance favourable *pro tanto* to the financial stability of the societies. As a set-off, however, against this, there were 109 *inward clearances*, which imply a transfer of liability without a corresponding transfer of funds. Deducting these, we get a rate of secession of 9·8 per cent. Taking the four chief orders represented in the table, the rates of secession were as follow:—Manchester Unity of Odd Fellows, 10·3 per cent.; Ancient Order of Foresters, 12·6 per cent.; Independent Order of Rechabites, 10·7 per cent.; Hibernian Australasian Catholic Benefit Society, 12·7 per cent. The rate of secession in the Independent Order of Rechabites was much heavier according to the statistics of 1876, having amounted to 22·6 per cent.

To 8,560 members on 31st December, 1877, there were, approximately,* 4,800 registered wives—*i.e.*, wives in respect of whom the societies would have been liable for a funeral benefit in the event of death. This amounts to 56·1 per cent. Taking the four orders separately, the percentages are,—Manchester Unity of Odd Fellows, about 56 per cent.; Ancient Order of Foresters, about 58 per cent.; Independent Order of Rechabites, 30 per cent.; Hibernian Australasian Catholic Benefit Society, 51 per cent. The comparative paucity of registered wives in Rechabite Tents may be accounted for, I believe, by the practice of making the total abstinence pledge a condition of registration. Forty registered wives of members died during the year, this being a mortality of about 8 per 1,000.

* In the case of one or two lodges, the information as to registered wives was not supplied.

Rather more than one-eighth of the members were in receipt of sick-pay at one time or other during the year, and the aggregate number of days' sickness experienced by them, 49,090 (including Sundays), was equivalent to about 45·3 days (or 6 weeks 3·3 days) per member sick, or 5·8 days per member. For the four chief orders the sickness was as follows:—

	Average Age.	Days per Member.	Days per Member, 1876.
Manchester Unity of Odd Fellows	33·3	6·8	5·5
Ancient Order of Foresters	31·8	4·0	3·1
Independent Order of Rechabites	33·1	4·9	8·8
Hibernian Australasian Catholic Benefit Society ...	33·2	4·3	3·8

The conclusions which can be drawn from this, taking into account the average age of members, are—(1) that the rate of sickness paid for* in New Zealand friendly societies is, on the whole, low for the earlier ages, as compared with that to be expected according to Ratcliffe's tables, and (2) that it is considerably higher among the Odd Fellows than among the Foresters and the members of the Hibernian Australasian Catholic Benefit Society. This probably arises in the main from the circumstance that there are included in the present statistics a number of Odd Fellows' lodges much older than any branches of the other orders, and that therefore, although the average ages in the four orders do not seem to differ much, there is a larger proportion of members at really advanced ages among the Odd Fellows. These questions will, however, be set at rest when the data furnished by the quinquennial returns come to be tabulated.

Turning to Table II., we see that the aggregate funds of these eighty-nine bodies, accumulated to meet the sickness and funeral, and certain other minor liabilities, amounted on 1st January, 1877, to £79,219 12s. 5½d., and that they had increased by the end of the year to £89,337 1s. 6½d.—an increase of £10,117 9s. 1d., or 12·77 per cent. This total of £89,337 1s. 6½d. was distributed as follows:—Manchester Unity of Odd Fellows, £64,634 16s. 11½d.; Ancient Order of Foresters (including Shepherds), £18,393 9s. 11d.; New Plymouth Friendly Society, £2,840 4s. 8½d.; Hibernian Australasian Catholic Benefit Society, £1,351 10s. 10½d.; Antidote Division, Sons and Daughters of Temperance, £721 12s. 7d.; Leith Lodge of Independent Order of Odd Fellows of New Zealand, £662 3s. 9d.; Independent Order of Rechabites, £441 1s. 4d.; Central Volunteer Fire Brigade, £135 6s. 6d.; Kaeo and Whangaroa Friendly Society, £121 16s. 9d.; Primitive Methodist Mutual Aid Society, £34 18s. 2d.

Taking the four chief orders, this gives the following averages:—Manchester Unity of Odd Fellows, £1,267 7s. per lodge, or £12 2s. 9d. per member; Ancient Order of Foresters, £766 7s. 11d. per court, or £8 0s. 10d. per member; Independent Order of Rechabites, £220 5s. 8d. per tent, or £2 6s. 5d. per member; Hibernian Australasian Catholic Benefit Society, £270 6s. 2d. per branch, or £4 7s. 2d. per member. These averages are in three cases somewhat higher than the corresponding ones which appear in Table I., because in the latter only the sick and funeral fund itself is considered, whereas here certain minor benefit funds are added on.

The total income of the benefit funds of the societies during 1877 was £21,609 5s. 0½d., of which £19,865 18s. 1½d. was revenue properly so called, while the remaining £1,743 6s. 11½d. represented transactions in which lodges, &c., had acted as agents either for the districts to which they are affiliated, or for other lodges, &c.

The sources from which revenue was derived are to be classified as follows:—

	£	s.	d.	£	s.	d.
Contributions	11,652	8	8½			
Entrance fees	1,254	18	9			
Total premium income ...				12,907	7	5½
Interest on investments				3,863	0	4
Other sources				3,095	10	4
Total				£19,865	18	1½

The other sources include principally an amount of £2,028 19s. 7d., representing the improvement in the value of property belonging to Court Sir George Grey, Ancient Order of Foresters, Wellington. The item "interest on investments" requires somewhat closer examination. It amounts to 4·88 per cent. on the aggregate funds at the commencement of the year, or 4·32 per cent. on the aggregate funds at the end. Computing the percentage according to the formula used by actuaries in such cases, it will be found that the entire funds were invested at an average rate of interest of 4·69 per cent. Comparing this with the amounts for 1876, we have—

	1876.	1877.
Manchester Unity of Odd Fellows	5·30	4·78
Ancient Order of Foresters	4·90	3·96
Independent Order of Rechabites	1·51	Nil
Hibernian Australasian Catholic Benefit Society ...	2·02	2·10
All societies	5·17	4·69

It would not be safe, however, to infer from this that the rate had fallen off among the Odd Fellows and Foresters, as the two columns do not refer to exactly the same individual lodges and courts, the lodges and courts furnishing returns not having been exactly the same in the two years. All we can infer is, that among the Odd Fellows the funds are invested at an average rate of about 5 per cent.; among the Foresters, at from 4 to 5 per cent. There seems, too, to be presumptive evidence for a general falling-off in the rate realized. Among the Rechabites the practice too frequently obtains of crediting all interest to the management fund. The misappropriation which

*The difference in the two rates may be due to an economic rather than a hygienic advantage on the part of New Zealand. There is evidence that many members forbear to claim on the funds when entitled according to the rules to do so, I am collecting further data on the subject.

these returns bring to light occurred, however, before the passing of the Amendment Act, or, indeed, of the principal Act.

The contributions to sick and funeral funds during 1877 amounted to an average of £1·357 (£1 7s. 2d.) per member, or about 7d. per week.* For the four chief orders it was,—Manchester Unity of Odd Fellows, £1·339 (£1 6s. 9d.); Ancient Order of Foresters, £1·470 (£1 9s. 5d.); Independent Order of Rechabites, £1·662 (£1 13s. 3d.); Hibernian Catholic Benefit Society, £1·183 (£1 3s. 8d.) For 1876 the numbers were,—Manchester Unity of Odd Fellows, £1·342 (£1 6s. 10d.); Ancient Order of Foresters, £1·473 (£1 9s. 6d.); Independent Order of Rechabites, £1·511 (£1 10s. 3d.); Hibernian Catholic Benefit Society, £1·156 (£1 3s. 1d.); while the average for all the societies furnishing returns was £1·393 (£1 7s. 10d.) It will thus be seen that the average for the two largest orders has altered very little.

The total sick-pay granted by the eighty-nine lodges, courts, &c., was £5,758 0s. 2d., which represents an average rate of 16s. 5d. per week, and an average total of £5 6s. 3d. per member sick, or 13s. 7d. per member. Taking the four chief orders separately, the averages were as follow :—

	Average Sick-Pay per Member.	Average Pay per Member Sick.	Average Rate per Week.
	s. d.	£ s. d.	£ s. d.
Manchester Unity of Odd Fellows	... 15 2	5 18 9	0 15 8
Ancient Order of Foresters	... 10 7	4 7 9	0 18 6
Independent Order of Rechabites	... 14 6	3 13 2	1 0 0†
Hibernian Catholic Benefit Society	... 12 5	4 1 11	1 0 0†

The figures in the first of these columns may be reduced to decimals and compared with the corresponding figures for 1876 :—

	Average Sick-Pay per Member.	
	1876.	1877.
	£	£
Manchester Unity of Odd Fellows	... 685	758
Ancient Order of Foresters	... 542	529
Independent Order of Rechabites	... 906	725
Hibernian Catholic Benefit Society	... 654	621

It seems a legitimate inference from these data that there is at present more sickness among the Odd Fellows of New Zealand than among the Foresters; also that the sickness is on an average more protracted, and a greater proportion of the sick-pay is on a reduced scale. All three facts are fully explainable by the circumstance that there is a larger proportion of old-established branches, and therefore a larger proportion of old members. None of the Foresters' courts furnishing returns was founded earlier than 1860. The following is a table relating to those Odd Fellow lodges founded before this date :—

Name of Lodge.	Mean No. of Members.	No. of Members Sick.	No. of Days' Sickness.	No. of Days' Sickness per Member.
Fountain of Friendship	... 309·5	... 39	... 2,383	... 7·7
Good Intent	... 200·5	... 50	... 1,880	... 9·4
Parnell	... 69	... 10	... 358	... 5·2
Egmont	... 142	... 15	... 1,021	... 7·2
Wanganui	... 63·5	... 10	... 349	... 5·5
Antipodean	... 156·5	... 15	... 1,052	... 6·7
Britannia	... 254	... 32	... 1,977	... 7·8
Rose of the Valley	... 184·5	... 23	... 589	... 3·2‡
Howard ...	... 161	... 18	... 1,854	... 11·5
Nelson	... 234·5	... 41	... 1,710	... 7·3
Travellers' Rest	... 70·5	... 13	... 254	... 3·6‡
Kaipoi	... 82·5	... 14	... 514	... 6·2
City of Norwich	... 208·5	... 22	... 1,948	... 8·9
Good Intent	... 59	... 5	... 927	... 15·7
Hand and Heart	... 273	... 23	... 1,494	... 5·5
Total ...	... 2,468·5	... 330	... 18,301	... 7·4

This gives an average sickness of 7·4 days per annum, the average for all the lodges being 6·8 days, and that for all the societies taken together being 5·8 days. Again, it gives an average sickness of 55·5 days per member sick; whereas the average per member sick, taking all the societies together, is 45·3 days, and that for all the Odd Fellows' lodges is 53·1 days. This shows that among the older lodges there is a greater total sickness, and also that the sickness experienced is on an average more protracted—results which are exactly in accordance with the predictions of the actuaries.

The point is still further illustrated by the following table :—

	Total Sick-Pay.	Reduced Sick-Pay.	Percentage of Reduced.
	£ s. d.	£ s. d.	
Manchester Unity of Odd Fellows	... 3,990 19 10	582 13 2	14·6
Ancient Order of Foresters	... 1,202 8 1	40 14 2	3·4
Independent Order of Rechabites	... 135 7 5	Nil	...
Hibernian Catholic Benefit Society	... 192 10 2	Nil	...
All the societies (including local clubs, &c.)	£5,758 0 2	£625 7 4	10·9

* This is about sufficient to provide the ordinary benefits for members entering at the youngest ages. For members entering at the older ages it is utterly insufficient.

† All members sick during year in full benefit, and all at full pay.

‡ The low rate of sickness in these lodges is probably to be attributed to the fact that most of the members are farmers and farm-labourers.

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. 7¼d., 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 £·673 (13s. 5d.) per member. In 1876 they amounted to on an average £·646 (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 £·878 (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. 0¼d.; 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. 8¼d.; 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.

SCHEDULES.

SCHEDULE I.

(a.) APPLICATIONS FOR REGISTRY OF SOCIETIES.

Name of Society.	Date of Application.	How finally dealt with.
1. Wellington Branch, Hibernian Australasian Catholic Benefit Society	July 24, 1878	Society requested to make application in proper form, and supplement its rules.
2. Court Charleston, Ancient Order of Foresters	July 24, 1878	Copy of Revising Barrister's objections forwarded.
3. Auckland Branch, Hibernian Australasian Catholic Benefit Society	Sept. 26, 1878	Registered, 10th February, 1879.
4. Southland Benevolent Institution, Invercargill	June 10, 1878	Copy of Revising Barrister's objections forwarded.
5. United Ancient Order of Druids, Melbourne	Dec. 2, 1878	Registration refused, because society outside New Zealand.
6. Wanganui Lodge, I.O.O.F.	Dec. 16, 1878	Registered as a branch of the I.O.O.F. of New Zealand, 3rd April, 1879.
7. Crusader Tent, I.O.R.	Jan. 11, 1879	Mode of procedure pointed out.
8. Progress Division, Sons of Temperance, Kaiapoi	Feb. 12, 1879	Registered, 6th June, 1879.
9. Ray of Hope Division, Sons of Temperance, Greymouth	Feb. 24, 1879	Mode of procedure pointed out.
10. Pharmaceutical Society of New Zealand ...	Mar. 18, 1879	Registration refused, because objects of society outside those contemplated by the Act.
11. Norsewood Working-men's Club ...	April 1, 1879	Society requested to make application in proper form.
12. New Zealand Railways Employés Benefit Society, Christchurch Branch	May 10, 1879	Registered, 17th June, 1879.
13. New Zealand Prudential Assurance Society	May 6, 1879	Registered, 24th June, 1879.
14. Hawke's Bay District, I.O.O.F., M.U. ...	April 30, 1879	Society requested to furnish rules of branches.
15. Howick Lodge, I.O.O.F., M.U.	June 5, 1879	Society informed that it can only register as a branch of the Auckland District.

(b.) APPLICATIONS FOR CANCELMENT AND RE-REGISTRATION.

Name of Society.	Date of Application.	How finally dealt with.
1. Court Sir George Grey, A.O.F., Wellington	July 16, 1878	Complete amendment of rules registered, 25th January, 1879.
2. Sanctuary Sir George Grey, Ancient Order of Shepherds, Wellington	July 19, 1878	Complete amendment of rules registered, 12th June, 1879.
3. Auckland District, I.O.O.F., M.U. ...	Aug. 16, 1878	Partial amendment of rules registered, 18th February, 1879.
4. Court Queen of the Isles, A.O.F., Lyttelton	Oct. 10, 1878	Re-registered, 15th November, 1878.
5. Court Concord, A.O.F., Greymouth ...	Oct. 28, 1878	Copy of Revising Barrister's objections forwarded.
6. Wellington District, A.O.F.	Dec. 10, 1878	Re-registered, 18th January, 1879.
7. Right Worthy Grand Lodge of New Zealand, I.O.O.F., Dunedin	Feb. 24, 1879	Re-registered, 3rd April, 1879.

(c.) APPLICATIONS FOR REGISTRY OF PARTIAL AMENDMENTS OF RULES.

Name of Society.	Date of Application.	How finally dealt with.
1. Loyal Marlborough Lodge, I.O.O.F., M.U., Blenheim	July 5, 1878	Lodge converted into a registered branch of the Marlborough District, with amended rules, 16th November, 1878.
2. Auckland District, I.O.O.F., M.U. ...	Jan. 10, 1879	Registered, 18th February, 1879.

(d.) APPLICATIONS FOR REGISTRY OF COMPLETE AMENDMENTS OF RULES.

Name of Society.	Date of First Application.	How finally dealt with.
1. Auckland District, A.O.F.	June 25, 1878	Mode of procedure pointed out.
2. Right Worthy Grand Lodge of New Zealand, I.O.O.F.	Aug. 14, 1878	Society re-registered under amended rules, 3rd April, 1879.
3. Court Queen of the Isles, A.O.F., Lyttelton	Sept. 9, 1878	Society re-registered under amended rules, 15th November, 1878.
4. Lyttelton District, I.O.O.F., M.U. ...	Sept. 21, 1878	Copy of Revising Barrister's objections forwarded.
5. United Otago District, A.O.F.	Oct. 29, 1878	Society advised to delay till passing of Amendment Act.
6. Wellington District, A.O.F.	Dec. 4, 1877	Society re-registered under amended rules, 18th January, 1879.
7. Perseverance Lodge, I.O.O.F., M.U., Wools-ton	Nov. 26, 1878	Society requested to make application in proper form.
8. Court Sir George Grey, A.O.F., Wellington	Dec. 30, 1878	Registered, 25th January, 1879.
9. Lyttelton District, I.O.O.F., M.U. ...	Jan. 16, 1879	Copy of Revising Barrister's objections forwarded.
10. Court Star of Canterbury, A.O.F., Christ-church	Jan. 22, 1879	Registered, 16th May, 1879.
11. Otago District, I.O.O.F., M.U.	Mar. 11, 1879	Registered, 1st April, 1879.
12. North Westland District, I.O.O.F., M.U., Reefton	Mar. 18, 1879	Referred to Revising Barrister on 23rd June, 1879.
13. Widow and Orphan Fund, A.O.F., Christ-church	April 1, 1879	Registered, 29th May, 1879.
14. Sanctuary Sir George Grey, Ancient Order of Shepherds, Wellington.	May 5, 1879	Registered, 12th June, 1879.

(e.) NOTICE OF ESTABLISHMENT OF BRANCHES UNDER SECTION 30, SUBSECTION 3, OF ACT OF 1877.

Name of Branch and Society.	Date of Notice.	How finally dealt with.
1. Unity Tent, New Plymouth, Branch of New Zealand Central District, I.O.R.	Sept. 9, 1878	Revising Barrister's objections explained.
2. Court Tapanui, Branch of United Otago District, A.O.F.	Sept. 21, 1878	Society advised to delay action till passing of Amendment Bill.
3. Southbridge Lodge, Branch of North Canterbury District, I.O.O.F., M.U.	April 21, 1879	Lodge informed that rules were required, and that application must be made by the district.
4. Amberley Lodge, Branch of North Canterbury District, M.U.	May 9, 1879	Society requested to furnish rules of branch.
5. Pioneer Lodge, Branch of I.O.O.F. of New Zealand	June 4, 1879	Society requested to furnish rules of branch.
6. Cust Lodge, Branch of North Canterbury District, I.O.O.F., M.U.	June 5, 1879	Referred to Revising Barrister, 11th June, 1879.
7. Outram Lodge, Branch of Otago District, I.O.O.F., M.U.	June 17, 1879	Registered, 28th June, 1879.
8. Volunteer Lodge, Branch of North Canterbury District, I.O.O.F., M.U.	June 14, 1879	Referred to Revising Barrister, 26th June, 1879.
9. Delta Lodge, Branch of Auckland District, I.O.O.F., M.U.	June 27, 1879	Society informed that the branch rules were not framed to comply with the Act.
10. Gisborne Lodge, Branch of Auckland District, I.O.O.F., M.U.		
11. Hamilton Lodge, Branch of Auckland District, I.O.O.F., M.U.		
12. Devonport Lodge, Branch of Auckland District, I.O.O.F., M.U.		
13. National Lodge, Branch of Auckland District, I.O.O.F., M.U.		
14. Howick Lodge, Branch of Auckland District, I.O.O.F., M.U.		

(f) APPLICATION FOR CONVERSION INTO REGISTERED BRANCHES.

Names.	Date of Application.	How dealt with.
1. Loyal Marlborough Lodge, No. 4,929, I.O.O.F., M.U., Blenheim, as a branch of Marlborough District, I.O.O.F., M.U.	Oct. 11, 1878	Conversion effected, 16th November, 1878.
2. Court Wairarapa, No. 5,354, A.O.F., Greytown, as a branch of Wellington District, A.O.F.	April 15, 1879	Court requested to make application in proper form.
3. Leith Lodge, No. 6, I.O.O.F., Dunedin, as a branch of I.O.O.F. of New Zealand	May 22, 1879	Lodge requested to amend rules so as to bring them into compliance with Act.
4. Court Blenheim, No. 5,085, A.O.F., as a branch of Wellington District, A.O.F.	June 4, 1879	Conversion effected, 28th June, 1879.
5. Renwick Lodge, No. 5,507, I.O.O.F., M.U., Renwick, as a branch of Marlborough District, I.O.O.F., M.U.	June 7, 1879	Referred to Revising Barrister, 16th June, 1879.
6. Court Loyal Enterprise, No. 5,501, A.O.F., Masterton, as a branch of Wellington District, A.O.F.	June 18, 1879	Referred to Revising Barrister, 23rd June, 1879.*

* In the case of this court, the desired conversion has since been effected.

SCHEDULE II.

LIST OF REGISTERED SOCIETIES, WITH THEIR REGISTERED BRANCHES, ON 30TH JUNE, 1879.

* * * The districts have been given in italics; the branches of each district follow in ordinary type, those having numbers preceding being registered as separate societies.

I.—INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY.

Reg. No.	Situate at.	Reg. No.	Situate at.
1.	<i>Auckland District</i>	13	Auckland.
2.	Loyal Fountain of Friendship Lodge	19	Auckland.
3.	Loyal Good Intent Lodge	14	Auckland.
4.	Loyal Parnell Lodge	107	Auckland.
5.	Loyal Alexandra Lodge	79	Alexandra.
6.	Loyal Duke of Cambridge Lodge	81	Cambridge.
7.	Loyal Charles Bruce Lodge	82	Grahamstown.
8.	Loyal Waikato Lodge	60	Shortland.
9.	<i>New Plymouth District</i>	93	New Plymouth.
10.	Loyal Egmont Lodge	125	New Plymouth.
11.	<i>Wellington District</i>	7	Wellington.
12.	Widow and Orphan Society	24	Wellington.
13.	Loyal Antipodean Lodge	22	Wellington.
14.	Loyal Britannia Lodge	126	Wellington.
15.	Loyal Rose of the Valley Lodge	63	Lower Hutt.
16.	Loyal Wanganui Lodge	138	Wanganui.
17.	<i>Nelson District</i>	25	Nelson.
18.	District Widow and Orphan Fund	33	Nelson.
19.	Loyal Howard Lodge	30	Nelson.
20.	Loyal Nelson Lodge	41	Nelson.
21.	Loyal Travellers' Rest Lodge	109	Richmond.
22.	<i>Marlborough District</i>	77	Blenheim.
	Loyal Marlborough Lodge (1), Blenheim.		
23.	Loyal Renwick Lodge	108	Renwick.
24.	<i>North Canterbury District</i>	18	Christchurch.
25.	Loyal Benevolent Lodge	12	Christchurch.
26.	Loyal City of Christchurch Lodge	16	Christchurch.
27.	Loyal Kaiapoi Lodge	52	Kaiapoi.
28.	Loyal Nil Desperandum Lodge	43	Oxford.
29.	Loyal Rangiora Lodge	20	Rangiora.
30.	Loyal Perseverance Lodge	132	Woolston.
31.	<i>Lyttelton District</i>	5	Lyttelton.
32.	Loyal City of Norwich Lodge	6	Lyttelton.
33.	Loyal Good Intent Lodge	128	Akaroa.
34.	Loyal Arowhenua Lodge	31	Temuka.
35.	<i>North Westland District</i>	92	Reefton.
36.	Loyal Charleston Lodge	58	Charleston.
37.	Loyal Westport Lodge	89	Westport.
38.	<i>Hokitika District</i>	40	Hokitika.
39.	Loyal Hokitika Lodge	59	Hokitika.
40.	Loyal Albert Lodge	96	Kumara.
41.	Loyal Greymouth Lodge	27	Greymouth.
42.	Loyal Goldsborough Lodge	95	Goldsborough.
43.	Loyal Ross Lodge	45	Ross.
44.	Loyal Waimea Lodge	46	Stafford.
45.	<i>Otago District</i>	23	Dunedin.
	Loyal Outram Lodge (1), Outram.		
46.	Loyal Albion Lodge	36	Dunedin.
47.	Loyal Dunedin Lodge	42	Dunedin.
48.	Loyal Hand and Heart Lodge	21	Dunedin.
49.	Loyal Arrow Lodge	119	Arrowtown.
50.	Loyal Dalton Lodge	73	Balclutha.
51.	Loyal Cromwell Lodge	94	Cromwell.
52.	Loyal Band of Friendship Lodge	102	Kakanui.
53.	Loyal Tuapeka Pioneer Lodge	69	Lawrence.
54.	Loyal Naseby Lodge	61	Naseby.
55.	Loyal Oamaru Lodge	62	Oamaru.
56.	Loyal Prince of Wales Lodge	38	Port Chalmers.
57.	Loyal Alexandra Lodge	56	Port Molyneux.
58.	Loyal Lake Wakatipu Lodge	68	Queenstown.
59.	Loyal Roxburgh Lodge	137	Roxburgh.
60.	Loyal Waipori Lodge	76	Waipori.
61.	Loyal Mount Wendon Lodge	103	Switzer's.
62.	Loyal Blue Spur Lodge	57	Tuapeka.
63.	Loyal Waitahuna Lodge	115	Waitahuna.
64.	<i>Invercargill District</i>	64	Invercargill.
65.	Loyal Shamrock, Rose, and Thistle Lodge	64A	Invercargill.
66.	Loyal St. George Lodge	75	Invercargill.
67.	Loyal Sons of Perseverance Lodge	74	Riverton.
II.—INDEPENDENT ORDER OF ODD FELLOWS OF NEW ZEALAND.			
68.	Independent Order of Odd Fellows of New Zealand	146	Dunedin.
	Loyal Pioneer Lodge (1), Dunedin.		
	Loyal Star of Canterbury Lodge (2), Timaru.		
	Loyal Mount Ida Lodge (3), Naseby.		
	Loyal Alexandrovna Lodge (4), Temuka.		
	Loyal Unity Lodge (5), South Dunedin.		
	Loyal Point Lodge (6), Pleasant Point.		

Reg. No.	Situatē at.	Reg. No.	Situatē at.
68.	Independent Order of Odd Fellows of New Zealand— <i>contd.</i> Loyal Avon Lodge (7), Christchurch. Loyal Southern Cross Lodge (8), Wellington. Loyal Rangitikei Lodge (9), Rangitikei. Loyal Winchester Lodge (10), Winchester. Loyal Wanganui Lodge (11), Wanganui. Loyal Alfred Lodge (12), Oamaru. Loyal Green Island Lodge (13), Green Island. Loyal Ravensbourne Lodge (14), Ravensbourne.		
69.	Loyal Leith Lodge	120	Dunedin.
III.—ANCIENT ORDER OF FORESTERS.			
70.	<i>Auckland District</i>	17	Auckland.
71.	Court City of Auckland	8	Auckland.
72.	Court Pride of Parnell	85	Thames.
73.	<i>Wellington District</i>	144	Wellington.
	Court Robin Hood (1), Wellington.		
	Court Sir George Bowen (2), Wellington.		
	Court Lord Clyde (3), Wairoa.		
	Court Clarendon (4), Picton.		
	Court Manawatu (5), Palmerston North.		
	Court Loyal Feilding (6), Feilding.		
	Court William Gladstone (7), Gisborne.		
	Court Pioneer (8), Tinui, Whareama.		
	Court Roderick Dhu (9), Wanganui.		
	Court Blenheim (10), Blenheim.		
74.	District Widow and Orphan Fund	65	Wellington.
75.	Court Sir George Grey	34	Wellington.
76.	Court Wairarapa	72	Greytown.
77.	Court Little John	29	Marton.
78.	Court Loyal Enterprise	127	Masterton.
79.	<i>Nelson District</i>	4	Nelson.
80.	Court Robin Hood	3	Nelson.
81.	Court Perseverance	129	Motueka.
82.	Court Unity	91	Havelock.
83.	Court Sherwood Forest	131	Stoke.
84.	Court Pride of the Forest	78	Wakapuaka.
85.	Court Concord	32	Greymouth.
86.	Court Waireka	55	New Plymouth
87.	Court Patea	54	Patea.
88.	<i>United Canterbury District</i>	28	Christchurch.
89.	District Widow and Orphan Fund	139	Christchurch.
90.	Court Star of Canterbury	2	Christchurch.
91.	Court Queen of the Isles	143	Lyttelton.
92.	Court Waimea	67	Stafford.
93.	<i>United Otago District</i>	10	Dunedin.
94.	Court Enterprise	37	Dunedin.
95.	Court Pride of Dunedin	15	Dunedin.
96.	Court Pride of the Leith	130	Dunedin.
97.	Court Robin Hood	50	Port Chalmers.
98.	Court Star of the Dunstan	70	Clyde.
99.	Court Royal Oak of Kawarau	122	Bannockburn.
100.	Court Havelock	121	Waitahuna.
101.	Court Star of Tuapeka	114	Lawrence.
102.	Court Pride of Oamaru... ..	124	Oamaru.
103.	Court Coromandel	88	Coromandel.
104.	Court Southern Cross	35	Timaru.
IV.—ANCIENT ORDER OF SHEPHERDS.			
105.	Sanctuary Sir George Grey	11	Wellington.
V.—INDEPENDENT ORDER OF RECHABITES, SALFORD UNITY.			
106.	Star of Hauraki Tent	113	Thames.
107.	<i>New Zealand Central District</i>	110	Wellington.
108.	Star of Hope Tent	98	Hokitika.
VI.—SONS AND DAUGHTERS OF TEMPERANCE.			
109.	Perseverance Division	112	Christchurch.
110.	Hand-in-Hand Division	133	Waimate.
111.	Antidote Division	118	Dunedin.
112.	Progress Division	147	Kaipoi.
VII.—HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.			
113.	Auckland Branch	145	Auckland.
114.	Charleston Branch	100	Charleston.
115.	St. Joseph's Branch	117	Dunedin.
116.	Grahamstown Branch	83	Grahamstown.
117.	Greenstone Branch	123	Kumara.
118.	Hokitika Branch	84	Hokitika.
119.	Waimea Branch	99	Stafford.
VIII.—MISCELLANEOUS SOCIETIES.			
120.	Central Volunteer Fire Brigade	66	Wellington.
121.	Kaero and Whangaroa Friendly Society	101	Kaero.
122.	New Plymouth Friendly Society	1	New Plymouth.
123.	New Zealand Prudential Assurance Society	149	Auckland.
124.	New Zealand Railways Employés Benefit Society, Christchurch Branch	148	Christchurch.
125.	Primitive Methodist Mutual Aid Society No. 1 of New Zealand	142	Dunedin.

SCHEDULE III.

AN ACT to amend "The Friendly Societies Act, 1877." [29th October, 1878.]

BE IT ENACTED by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as follows:—

1. The Short Title of this Act shall be "The Friendly Societies Act Amendment Act, 1878."

2. So much of subsection three of section twelve of "The Friendly Societies Act, 1877" (herein referred to as "the said Act"), as requires that amendments of rules shall be published in the *Gazette*, is hereby repealed.

3. In subsection one of section twelve of the said Act the words "and so far as they are applicable to the constitution of such society" shall be inserted between the word "registered" and the word "contain;" in subsection two of the same section there shall be inserted between the word "management" and the word "and" the words "medical and surgical expenses, including medicine and medical and surgical requisites;" and the said Act shall be read and construed accordingly.

4. Section thirteen, subsection one, of the said Act shall be read as if after the word "appointed" at the end of sub-head (d) there were inserted the words "also a list of the members of the society, together with the age of each, and the periods of sickness, deaths, and other contingencies in respect of which benefits are given by the society, experienced by the society during the year ending as aforesaid, specifying the members in respect of whom such sickness, deaths, or contingencies have been experienced, and such other information as the Registrar may from time to time prescribe. The Registrar may dispense with the quinquennial return from any society furnishing the required information annually."

5. Sub-head (f) of subsection one of section thirteen of the said Act is hereby repealed, and in lieu thereof it is enacted that—

Every registered society shall, once at least in the five years next after the commencement of the said Act or the registry of the society, and so again within six months after the expiration of every five years succeeding the date of the first valuation under this Act, either cause its assets and liabilities to be valued by a valuer, to be appointed by the society and approved of by the Governor, and send to the Registrar a report, signed by such valuer (and which shall also state his address and calling or profession), on the condition of the society, and an abstract to be made by him of the results of his valuation, together with a return containing such information with respect to the benefits assured and contributions receivable by the society, and of its funds and effects, debts and credits, as the Registrar may from time to time require; or send to the Registrar a return of the benefits assured and contributions receivable from all the members of the society, and of all its funds and effects, debts and credits, accompanied by such evidence in support thereof as the Registrar may prescribe, in which case the Registrar shall cause the assets and liabilities of the society to be valued and reported on by some actuary, and shall send to the society a copy of his report and an abstract of the results of his valuation.

6. The provisions of section twenty-nine of the said Act shall be and be deemed to have applied to all registered and unregistered societies and branches.

7. The following subsections shall be read and construed as part of section thirteen of the said Act, and as if they were subsections thereto, occurring immediately before subsection two of that section:—

(1.) In all registered societies and branches all moneys received or paid on account of each particular fund shall be kept separate and distinct, and shall be entered in a separate account distinct from the moneys received and paid on account of any other fund, and a separate fund or funds shall be established for the payment of all expenses of management, and of all expenses (if any) on account of medical and surgical attendance, including medicine and medical and surgical requisites.

(2.) No transfer shall be made of the moneys of any one benefit fund to meet the liabilities of any other fund, nor shall such moneys, or interest accruing therefrom, be in any manner applied for the use, whether temporary or permanent, of any fund save the fund to which they properly belong.

If any valuer, in any report made in accordance with section five of this Act, shall report that such transfer can be safely made, it shall be lawful to make such transfer accordingly.

8. Sub-heads (*g*), (*h*), and (*i*), of subsection one of section thirteen of the said Act, shall not apply to working-men's clubs.

9. The provision (*d*) of section twenty-two of the said Act is hereby repealed, and in lieu thereof the following provision is enacted:—

The provisions of section twenty-two of the said Act relating to change of name shall apply to all registered branches, and the provisions of that section relating to amalgamation and transfer of engagements shall apply and extend to registered branches of the same society; but no change of name, amalgamation or transfer of engagements shall take place in such cases unless in accordance with the general rules of the society to which such branches belong, or the consent of the central body of such society is obtained thereto.

Except as aforesaid the provisions of section twenty-two shall not apply to branches.

10. In all informations and complaints under the said Act or this Act made by or on behalf of the Registrar against a society or branch, or any officer thereof, or member of the committee of management thereof respectively, the onus of proving that any return, report, notice, or document required to be sent or given to the Registrar has been so sent or given, or that any return, report, notice, or document has been compiled or made as required by the said Act or this Act, shall lie with the society, branch, officer, or member against which or whom the information or complaint is laid or made.

11. The said Act and this Act shall in all respects be construed as one Act.

12. No rule or amendment of a rule of a society or branch shall be disentitled to registry by reason of its expressing or implying any subordination to the central body of the same order outside New Zealand, or by reason of its containing any reference to one or more of the general laws of the said order: Provided that such general laws shall be or have been forwarded to the Registrar by such society or branch.

If provision is made in such general laws for any of the matters specified in the Second Schedule to the said Act, the society shall be deemed to have sufficiently complied with subsection one of section twelve of the said Act if reference be made in the rules of the society to the general law or laws making such provision: Provided that nothing herein contained shall have the effect of giving force to any general law that is contrary to any of the express provisions of this or the said Act.

SCHEDULE IV.

FURTHER REGULATIONS UNDER "THE FRIENDLY SOCIETIES ACT, 1877."

APPLICATION TO REGISTER AMENDMENTS OF RULES.

75. An amendment of the rules of a society may be either—

(a.) A partial amendment, consisting of the addition of a new rule or rules, or part of a rule or rules, to the existing rules, or the substitution of a new rule or rules, or part of a rule or rules, for any of the existing rules, or any part thereof, or a rescission of any of the existing rules, or any part thereof, without any substitution, or more than one, or all, of these modes; or,

(b.) A complete amendment, consisting of the substitution of an entire set of rules for the existing set of rules.

76. An application to register a partial amendment of rules must be made by the secretary of the society in Form No. 52, annexed hereto, and must be sent to the Registrar, accompanied by a statutory

declaration, in Form No. 3, as specified in the Regulations made on the eleventh day of May, one thousand eight hundred and seventy-eight, and by a printed copy of the existing rules, marked to show where the alterations occur, and what they are, and by the following documents:—

- (a.) If the partial amendment consists of the addition or substitution of a new rule or rules, two copies of such rule or rules, signed by three members and the secretary.
- (b.) If the partial amendment consists of the rescission of any of the rules, without any substitution, two copies of the resolution for such rescission, signed by three members and the secretary.

77. An application to register a complete amendment of rules must be made by the secretary of the society in Form No. 53, annexed hereto, and must be sent to the Registrar, accompanied by a statutory declaration, in Form No. 3, as specified in the Regulations made on the eleventh day of May, one thousand eight hundred and seventy-eight, and by a copy of the existing rules, and by two copies of the new rules, signed by three members and the secretary.

Form No. 52.—Reg. 76.

“Friendly Societies Act, 1877.”

APPLICATION TO REGISTER A PARTIAL AMENDMENT OF RULES.

Name of society :

Register No. :

To the Registrar of Friendly Societies.

APPLICATION to register a partial amendment of the rules of the _____ is made by the person, being the secretary of the said society, whose name is subscribed at the foot hereof.

With this application are sent—

- (a.) A printed [*or written*] copy of the registered rules, marked to show where the alterations occur, and what they are :
- (b.) Two printed [*or written*] copies of the amendment,* signed by the applicant and three members of the society :
- (c.) A statutory declaration of an officer of the society that the amendment now submitted for registry has been duly made by the society, and that, to the best of his knowledge and belief, the same is not contrary to the provisions of the above-mentioned Act in that behalf.

Registered office :

Date : _____ day of _____, 18 ____.

_____, Secretary.

Form No. 53.—Reg. 77.

“Friendly Societies Act, 1877.”

APPLICATION TO REGISTER A COMPLETE AMENDMENT OF RULES.

Name of society :

Register No. :

To the Registrar of Friendly Societies.

APPLICATION to register a complete amendment of the rules of the _____ is made by the person, being the secretary of the said society, whose name is subscribed at the foot hereof.

1. The society is a friendly society [*or cattle insurance society, or benevolent society, or working-men's club, or specially-authorized society, as the case may be*].

†(a.) The society is one having branches.

†(b.) The society is one receiving contributions by means of collectors at a greater distance than ten miles from the registered office.

2. The name and place of the registered office of the society are provided for in Rule No. [*State number*].

3. The whole of the objects for which the society is established, the purposes for which the funds thereof shall be applicable, the terms of admission of members, the conditions under which any member may become entitled to any benefit assured thereby, and the fines and forfeitures to be imposed on any member, are provided for in Rule No. [*State number*].

4. The mode of holding meetings and right of voting, and the manner of making, altering, or rescinding rules, are provided for in Rule No. [*State number*].

5. The appointment and removal of a committee of management, by the name of _____, of a treasurer and other officers, and of trustees, are provided for in Rule No. [*State number*].

6.‡ The composition of the central body, and the conditions under which a branch may secede from the society, are provided for in Rule No. [*State number*].

7. The investment of the funds, the keeping of the accounts, and the audit of the same once a year at least, are provided for in Rule No. [*State number*].

8. Annual returns to the Registrar of the receipts, funds, effects, and expenditure, and number of members of the society are provided for in Rule No. [*State number*].

9.|| The inspection of the books of the society by every person having an interest in the funds of the society (except as in the said Act is mentioned) is provided for in Rule No. [*State number*].

10. The manner in which disputes between the society and any of its members, or any person claiming through a member, or under the rules, shall be settled, is provided for in Rule No. [*State number*].

11.§ Provision is made for meeting all claims upon the society existing at the time of division, before any such division takes place, in Rule No. [*State number*].

* This word includes a resolution rescinding a rule.

† If this is not the case, this statement should be omitted.

‡ If the society is not one with branches, this statement should be omitted.

|| If the society is a working-men's club, this statement should be omitted.

§ If the society does not divide its funds, this statement should be omitted.

12.* The keeping separate accounts of all moneys received or paid on account of every particular fund or benefit assured, for which a separate table of contributions payable shall have been adopted, and the keeping separate account of the expenses of management [†and of medical and surgical attendance, including medicine and medical and surgical requisites], and of all contributions on account thereof, are provided for in Rule No. [State number].

13.‡ Returns to the Registrar of the sickness and mortality of the society are provided for in Rule No. [State number].

14. A valuation once at least in every five years of the assets and liabilities of the society, including the estimated risks and contributions, is provided for in Rule No. [State number].

15. Provision for the voluntary dissolution of the society by consent of not less than five-sixths in value of the members, and of every person for the time being entitled to any benefit from the funds of the society, unless his claim be first satisfied or adequately provided for, is made in Rule No. [State number].

16. The right of one-fifth of the total number of members [§or of 100 members if the society have 1,000 and not exceeding 10,000, or of 500 members if the society have more than 10,000] to apply to the Registrar for an investigation of the affairs of the society, or for winding up the same, is provided for in Rule No. [State number].

17.|| It being intended to assure to the members or some of them a certain annuity, the tables of contributions for such assurance are certified by _____, Esquire, an actuary qualified to give such certificate under section 10 of the above-mentioned Act.

18.¶ The provisions of section 31 of the above-mentioned Act are contained in Rule No. [State number].

With this application are sent—

- (a.) Two printed [or written] copies of the registered rules :
- (b.) Two printed [or written] copies of the new rules proposed by way of complete amendment [**together with the tables of contributions for annuities certified as aforesaid], signed by the applicant and three members of the society :
- (c.) A statutory declaration of an officer of the society that the amendment now submitted for registry has been duly made by the society, and that, to the best of his knowledge and belief, the same is not contrary to the provisions of the above-mentioned Act in that behalf.

Registered Office,

Date: _____ day of _____, 18 _____.

_____, Secretary.

[If the society intends to avail itself of s. 15 (2) as to the holding of land, s. 15 (7) as to discharge of mortgages by receipt indorsed, s. 16 as to loans to members, s. 17 as to accumulating surplus of contributions for members' use, or s. 18 as to security by officers, rules for those purposes must be made, and it should be stated in what rules this has been done.]

SCHEDULE V.

MEMORANDUM FOR THE INFORMATION AND GUIDANCE OF FRIENDLY SOCIETIES.

THE attention of members of friendly societies is directed to the provisions of "The Friendly Societies Act Amendment Act, 1878."

The second section of the Act, by repealing that portion of the Act of 1877 which provided that amendments of rules must be gazetted before they became valid, enables the Registrar to receive as amendments of rules a complete set of new rules. It will, however, be gathered from the new Regulations made after the passing of this Act that an application to register a complete set of new rules must be made in a form similar to that for an original registration, as it is still required that the amended rules shall provide for the matters specified in Schedule II. to the Act of 1877.

It is open to any society, in terms of section 12 of the Amendment Act, if the general laws of the order to which the society belongs make provision for any of the matters specified in the said Schedule, to refer in their rules to the said general laws instead of making special provision in respect thereof by rules; but it will, in that case, be necessary that the rules should specially refer to the general law making the requisite provision, as in the following example:—

Rule No. —. The conditions under which a branch may secede from the society are provided for by General Law No. —.

In making an application for the registry of a set of rules the number of the rule which refers to the general law must be quoted in the application—not the general law itself. For the general laws of an order (the central body of which is outside New Zealand) are not, as such, registrable; but if a rule refers to any general law, the general law so referred to can be read as explanatory of the rule. Hence, if the rules omit all reference to the general laws that make provision for the matters specified in Schedule II., and if there is no other provision for these matters in the rules, the rules cannot be said to contain any direct registrable provision for such matters, and would therefore not be in compliance with the Act; for the form of application required by the Regulations is only a method of procedure, and could not be deemed registrable as part of the rules, so as to be explanatory of them in a Court of law.

* If the society is not a friendly society, or a cattle insurance society, this and the remaining numbered statements should be omitted; or, if it be a specially-authorized society, any of them which are not rendered applicable by the authority for registering the society should be omitted.

† If the society does not grant a medical-attendance benefit, the words in brackets should be omitted.

‡ If the society is a cattle insurance society, this and the next statement should be omitted.

§ If the number of members is limited to be less than 1,000, or less than 10,000, members, the bracketed words relating to both, or the latter, of such cases should be omitted.

|| If this is not intended, this statement should be omitted.

¶ If the society is not one to which section 31 applies, this statement should be omitted.

** If the society does not grant annuities, these words should be omitted.

The third section of the Act requires that rules submitted for registry shall make special provision for defraying medical and surgical expenses (including medicine and medical and surgical requisites) either from entirely separate contributions or from the contributions to the management fund. The scale of the weekly or monthly contributions is based, or ought to be based, primarily upon actuarial calculations of the amounts which must be paid by members entering at different ages to secure to them the sick and funeral benefits promised them by the rules. The data as to sickness and mortality are sufficiently precise to enable actuaries to ascertain what contributions at each age are on an average required to secure the payment of these benefits, provided that the contributions and all interest accruing therefrom are regularly and closely invested at a certain minimum rate of interest. But it is impossible to estimate accurately the future liabilities in respect of the medical-attendance benefit. The expenses connected with this benefit are so much dependent on locality, density of population, the measure of travelling involved, and other variable circumstances, that actuaries are unable to compute any uniform contribution in respect thereof. Hence in their tables of contributions no allowance whatever is made for expenses of this nature. It is therefore incumbent on societies to make special contributions for these expenses, or else to defray them from the management fund, since, if they are paid from the sick and funeral fund, the latter will be reduced below the amount required to enable it to meet all the probable future demands that will be made upon it.

The fourth section provides that the information which the Act of 1877 requires to be furnished to the Registrar quinquennially shall, for the future, be furnished annually. The collection of accurate data respecting sickness and mortality is of the greatest importance in the interests of the societies themselves, as it will render possible the preparation of tables of contributions more perfectly adjusted to the benefits promised, and also the more accurate valuation of the contracts entered upon. The imperfect manner in which the books have been kept, and the frequent changes among secretaries, have prevented a considerable number of societies from furnishing complete quinquennial returns. The system of rendering the sickness and mortality return annually will probably require less labour on the part of secretaries than the present system, and the returns will almost certainly be far more complete and reliable.

The fifth section provides that the valuation report and the return required in connection therewith shall be forwarded to the Registrar by the society instead of by the person employed to make the valuation; and, also, that the Registrar may appoint an actuary to value the society, if the society should not appoint one itself. It was considered by some that the Act of 1877, in requiring the valuer to send to the Registrar a return containing certain information with respect to benefits, contributions, funds, effects, debts, and credits, might be deemed to impose upon the former the duty of a personal examination of the books of the society. This interpretation, if sustained, would no doubt have largely increased the cost of valuations, as the duties of a valuer are entirely distinct from those of an auditor, and a correct valuation can very well be made at a distance from the society's office upon the supply of certain specified data to the valuer by the society. The section under consideration removes all possible doubt on this matter, and clearly prescribes that the society shall forward the valuer's report, duly signed by him, to the Registrar, together with the return which was required by the Act of 1877 to be sent by the valuer. Should a society either neglect to appoint or not desire to appoint a valuer within the term prescribed by the Act, it is required by this section to forward to the Registrar such information as he may deem requisite for effecting a valuation, and the responsibility of appointing a valuer for the society is then thrown upon the Registrar.

The seventh section provides that, in registered societies, a separate fund or funds shall be kept for the payment of management and medical expenses, and that this fund or funds shall be kept entirely distinct from the remaining funds of the society. It also forbids the appropriation of any portion of a benefit fund to any purpose other than the purposes for which the fund was established. The principal distinction between this and the third section is that the latter requires certain provisions with respect to the distinctness of funds to be made in every set of rules submitted for registration, whereas the former places certain closely-allied provisions in the light of a positive enactment, the breach of which will constitute an *offence* under the Act, in terms of section 13, (3), (a) and (b), of the Act of 1877, and will entail prosecution.

It should be understood that this provision contemplates something more than an arbitrary allocation of the contributions to the various funds by the managing committee. The section under consideration requires that the sums *received or paid* on account of a particular fund shall be kept separate, and therefore contributions received on account of certain specified benefits, such as sick or funeral benefits, may not, even in part, be carried to or distributed between any remaining funds of the society, such as the management or the medical expenses fund. It is therefore incumbent on societies to fix in their rules the scale of contributions to be paid for the benefits properly so called (the scales recommended by actuaries will assist them on this point), and to make such provision, altogether distinct from this, as they may think fit for the payment of management and medical expenses.

Any society which receives in one sum a contribution to meet the sick and funeral liabilities and also the expenses of management and medical attendance, without its being stated in the rules what portions of this contribution shall be appropriated to each of these two main purposes, should at once frame a rule defining the amount which is to be allocated to the sick and funeral benefits and the amount which is to be allocated to the management and medical expenses. Each portion of the total amount so required to be allocated to a particular fund will then be the amount "received on account of that fund," in terms of the section under consideration. This amount will have to be placed at once to the credit of the particular fund in question, and, if the fund be a benefit fund, must not be used, whether temporarily or otherwise (save on the authority of a valuation report made in terms of the Act), for any purpose whatever other than the purpose or purposes for which the fund is established.

If it has been the practice to defray the expenses connected with medicine and medical attendance from the sick and funeral fund, this practice must be at once discontinued, and a rule should be framed establishing separate contributions for that purpose, or else increasing the contributions for management to such an extent as to allow of the payment of medical expenses from the management fund.

There is an absolute prohibition (except upon the report of a valuer after a quinquennial valuation) from using any portion of the sick and funeral fund to meet the liabilities in respect of management, medicine, or medical attendance. It will be observed that this prohibition extends to the interest accruing to a benefit fund, and consequently any rule permitting the appropriation to management expenses of the interest, or of any portion thereof, earned by the sick and funeral fund, will henceforth be of no effect, and the continuance of the practice so permitted will entail prosecution.

As an illustration of the evil effects of defraying medical expenses from the sick and funeral fund, the following facts are commended to the attention of friendly societies generally:—

In a certain society, registered under the Friendly Societies Acts of this colony, the contributions to the sick and funeral funds of the branches are such that, in the present state of our knowledge respecting sickness and mortality, it cannot be pronounced certain that they will prove permanently sufficient to meet the sick and funeral benefits alone, on the assumption of an average experience. The probability is that, if sufficient, they will be found barely sufficient for that purpose. Yet the premium income so accruing, which should accumulate to meet the sick and funeral liabilities alone, is subjected to a tax of from 50 to 60 per cent. annually to meet the expenses connected with medical attendance. It is evident, therefore, that the funds cannot long bear the strain of this additional charge. If the present system were continued the bankruptcy of all the branches of this society would be inevitable. As a matter of fact, the benefit funds of some of them are at a very low ebb. This will be evident from the following figures, which represent the condition of five of the branches as at 30th June, 1878:—

Branch No. 1 ...	Established.	No. of Members.	Benefit Funds.			Benefit Funds per Member.		
			£	s.	d.	£	s.	d.
...	1864	131	30	1	0	0	4	7
„ No. 2 ...	1864	28	28	1	7	1	0	0 $\frac{3}{4}$
„ No. 3 ...	1865	87	115	15	10 $\frac{3}{4}$	1	6	7 $\frac{1}{2}$
„ No. 4 ...	1868	41	16	8	7 $\frac{1}{2}$	0	8	0 $\frac{1}{2}$
„ No. 5 ...	1869	32	31	0	5 $\frac{3}{4}$	0	19	5

The average amount of funds per member shown in the above table is exceptionally low as compared with the generality of societies established at about the same date, and granting similar benefits. The average amount of the benefit funds per member at the end of the year 1876 was as follows:—

	£	s.	d.
In 75 lodges of the Manchester Unity of Odd Fellows ...	9	8	4 $\frac{1}{4}$
In 42 courts of the Ancient Order of Foresters ...	4	17	4 $\frac{3}{4}$
In 140 societies, chiefly branches of the two above-mentioned orders...	7	5	5 $\frac{3}{4}$

As these are not, on an average, much older than the five branches enumerated in the former table, and as the sick and funeral benefits granted by them are in the majority of cases nearly alike, while the total liability of the benefit fund would be very much greater in the five branches (owing to the extra charge for medical expenses) should the present system be continued, the perilous position of these five branches is at once apparent.

Two other branches of the same society have recently broken up, and the Registrar has been informed that the dissolution was owing to lack of funds.

Although, theoretically, it would be possible to defray medical expenses from the same fund as sick and funeral benefits, by means of a heavy loading to the subscriptions to that fund, yet, in the case of a society not under the permanent direction of an actuary, it is highly dangerous to attempt to provide for expenses of this kind in such a manner. The subscriptions which are designed to meet liabilities (such as sickness and funeral liabilities) the present value of which admits of definite actuarial computation, should be kept separate from those which are designed to meet expenses of a different kind—expenses in respect to which each year should be made to wipe off its own liabilities. Consequently the expenses connected with medical attendance should either be defrayed from an entirely separate fund, or else from the management fund.

9th November, 1878.

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

APPENDIX.

Advantages accruing to a Society by Registration, no Fee being payable on the Registry of any Friendly, Benevolent, or Cattle Insurance Society, or Working-Men's Club.

1. It can hold, purchase, or take on lease, in the names of the trustees for the time being, any land, and can similarly hold other kinds of property, all such land and property vesting in any succeeding trustees immediately upon and as a consequence of their appointment.

2. All legal proceedings can be carried on in the names of the trustees.

3. A registered society has a remedy on summary conviction whenever any person—

(1.) Obtains possession of any of its property by false representation or imposition;

(2.) Having possession of any of its property, withholds or misapplies it;

(3.) Wilfully applies any part of such property to purposes other than those expressed or directed by the rules, and authorized by the Act;

the penalty for either of these offences being a fine not exceeding £50 and costs, and, in default of payment, imprisonment, with or without hard labour, for any time not exceeding six months.

4. The treasurer and other officers of the society, or persons acting in such capacity, are constituted servants of the trustees within the meaning of "The Larceny Act, 1867," and in cases of larceny and embezzlement can be proceeded against as in the case of larceny or embezzlement by a clerk or servant.

5. If an officer of the society dies, or becomes bankrupt or insolvent, or if an execution is issued against him whilst he has money or property of the society in his possession by virtue of his office, the trustees of the society are entitled to claim such money or property in preference to any other creditor.

6. If the society has funds, debentures, securities, or moneys in the names of trustees, and a trustee is absent from New Zealand, becomes bankrupt, compounds with his creditors, becomes a lunatic, dies, or has been removed from his office of trustee, or if it is unknown whether he is alive or dead, a registered society, instead of having to apply to the Supreme Court, or to take any other proceedings which it would have to take if unregistered, can have such funds, debentures, &c., transferred by direction of the Registrar, on payment of a fee of £1.

7. The documents of the society are, for the most part, free from stamp duty; and no customs duty is chargeable on the regalia, &c., of a registered society.

8. The society can admit members under twenty-one (but above sixteen), and take binding receipts from them, which would otherwise be of no effect.

9. To a registered friendly society a certificate of the birth or death of a member, or of any other person insured or to be insured with it, costs only 1s.

10. If a registered society invests money on mortgage, such mortgages can be discharged by a mere indorsed receipt, without reconveyance.

11. A registered society has the advantage of depositing money to any amount at interest in the Post Office Savings Bank in the names of the trustees as such—a privilege denied to unregistered societies, as deposits by their trustees can only be received as the deposits of the individuals, and are subject to the ordinary limitation as to amounts at interest, the society not being recognized by the authorities.

12. Its officers are legally bound to render account, and give up all money or property in their possession, on demand or notice, and may be compelled by order of a Resident Magistrate's Court to do so.

13. Disputes may be legally settled according to the societies' own rules; or, if no decision is made within forty days after a decision is applied for, by a Resident Magistrate's Court; or, if both parties desire it, and the rules do not forbid, by the Registrar of Friendly Societies.

14. Members of registered friendly societies have the privilege of legally insuring money, on the deaths of their wives and children, for their funeral expenses, without having an insurable interest in their lives. (Such insurances are void by Act of the Imperial Parliament, if effected with an unregistered society.)

15. Members of registered societies may (unless in benevolent societies or working-men's clubs) dispose at death of sums payable by the society not exceeding £50, by written nomination, without a will; and this nomination may be made by youths or girls of sixteen, who cannot make a will until they are twenty-one.

16. Where there is no will and no nomination, the trustees may distribute sums under £50 without letters of administration being taken out. (A person who should do so in any other case would make himself liable for the debts of the deceased.)

17. The society is entitled, without being in anywise compelled to do so, to call in the services of public auditors for the auditing of its accounts, and of public valuers for the valuation of its assets and liabilities, at fixed rates of fees on a much lower scale than the ordinary professional charges.

18. The rules and other important documents relating to it are placed on record in a public office, from whence authentic copies can be obtained, which are evidence in a Court of justice.

SCHEDULE VI.

INTRODUCTORY OBSERVATIONS ON THE TABLE OF RATES OF CONTRIBUTIONS.

THE object of every friendly society being to provide, amongst other things, by periodical contributions from all its members, for the payment of sums of money in sickness, old age, or at death, it is evidently of the utmost importance that these contributions should be of such magnitude that, when improved at interest, they will be sufficient to enable the society to pay the said sums of money as they from time to time become due. The consequence of their being below this standard will evidently be that, although the members who claim on the funds during the earlier stages of the society's existence will receive during these stages the benefits to which they may be entitled, they will, in so doing, prevent the funds of the society from accumulating with sufficient rapidity to meet all its ulterior engagements. During the process of meeting these latter engagements the funds will therefore be exhausted; and a number of claimants will be unable to obtain the benefits for which they have contracted, and in the hope of obtaining which they may have been paying contributions for a long series of years. In other words, those who are healthy and long-lived will be simply paying their contributions to help those who are sickly in the earlier stages of the society's existence, without much prospect of receiving any benefits themselves when at length they want them.

The disaster above referred to is not merely one which abstract reasoning enables us to anticipate, but it is one which has actually occurred in numberless instances, and under the most aggravated circumstances of suffering and distress, in the experience of the mother-country. An instructive passage on this subject is to be found in the "Manual for Patrons and Members of Friendly Societies," by Mr. Charles Hardwick, Past Grand Master of the Manchester Unity of Odd Fellows. Mr. Hardwick writes as follows:—*

"It is notorious that lodges belonging to the affiliated orders or secret societies, as well as ordinary sick-clubs, have been compelled to reduce the amount of their sick-pay and funeral allowance, simply because the demands had augmented to such an extent that the most illiterate of the members could no longer conceal from themselves the gradual but rapid absorption of their reserved capital. Other branches or clubs have broken up, and divided amongst the disappointed members the remnant of their once seemingly-heavy accumulated fund. Many old and deserving men, who through the best portion of their lives subscribed to such societies, have been thrown into the parish workhouse, or compelled to subsist upon the charity of friends or relatives, because the institution which had fed their provident hopes had crumbled beneath their feet at the very moment when they expected to reap the fruits of their commendable forethought. These are by no means uncommon occurrences, but matters of every-day experience."

* "Manual for Patrons and Members of Friendly Societies," p. 49, Second Edition.

It is for the purpose of averting disasters of this nature that the accompanying table has been prepared, and is now recommended for adoption.

The actuarial calculations on which it is based have been made by Messrs. G. Leslie and P. Black, of Dunedin, members of the Manchester Unity of Odd Fellows, and Public Valuers under "The Friendly Societies Act, 1877," and have been checked by Mr. F. W. Frankland, the actuary attached to the office of the Registrar of Friendly Societies. The data as to sickness and mortality, &c., and the mode of dealing with them, have been decided on only after consultation with eminent actuaries both in Great Britain and in Australia.

The method of using the table is illustrated in the following examples:—

Example 1.—A society grants an allowance of £1 per week during sickness not continuing over more than six months; if a member remain on the sick-list for more than six months the allowance is reduced to 10s. per week; and if for more than twelve months, to 5s. per week. At the death of a member, his representatives are entitled to a funeral benefit of £20; and at the death of a member's first wife, if the member be still living, he is entitled to a funeral benefit of £10. Required, the annual contribution to the sick and funeral fund which should be paid by a member entering at age 20.

The contribution for an allowance of £1 per week during the first six months of sickness is seen from the table to be £1 0s. 8d. That for an allowance of 10s. per week during the second six months of sickness, being, of course, one-half of the amount required for an allowance of £1 per week during the same period, is one-half of 3s. 4d., or 1s. 8d. Similarly, the contribution required for an allowance of 5s. per week during the remaining period of sickness is one-quarter of 9s., or 2s. 3d. Again, the contribution required for a funeral benefit of £20 at the death of a member is double of 2s. 8d., or 5s. 4d., while that for a benefit of £10 at the death of a member's first wife is obtained directly from the table as 1s. 10d. Hence the total annual contribution to the sick and funeral fund will have to be £1 11s. 9d., as may be shown thus:—

	£	s.	d.
Annual contribution for allowance of £1 per week during first six months of sickness	1	0	8
Annual contribution for allowance of 10s. per week during second six months of sickness—one half of 3s. 4d.	0	1	8
Annual contribution for allowance of 5s. per week during remainder of sickness—one quarter of 9s.	0	2	3
Annual contribution for allowance of £20 at death of member—double 2s. 8d.	0	5	4
Annual contribution for allowance of £10 at death of member's first wife	0	1	10
Total annual contribution to sick and funeral fund...	£1	11	9

From this it follows that the weekly subscriptions for the above scale of benefits should be about 7½d. for members entering at age 20.

Example 2.—A society grants an allowance of 15s. per week during the first twelve months of sickness, after which the allowance is reduced to 7s. 6d. per week. The funeral benefit at the death of a member is £12, and at the death of a member's first wife, £7 10s. Required, the weekly subscription to the sick and funeral fund which should be paid by a member entering at age 40:—

	£	s.	d.
For allowance of 15s. per week in first twelve months of sickness—three-quarters of £2 1s. 4d.	1	11	0
For allowance of 7s. 6d. per week in remainder of sickness—three-eighths of £1 6s. 3d.	0	9	10
For allowance of £12 at death of member—twelve-tenths of 5s. 2d.	0	6	2½
For allowance of £7 10s. at death of member's first wife—three-quarters of 3s. 4d.	0	2	6
Total annual contribution to sick and funeral fund...	£2	9	6½
Total weekly contribution to sick and funeral fund...	£0	0	11½

Example 3.—A society grants an allowance of £1 per week during the whole period of sickness, a funeral benefit of £20 at the death of a member, and one of £15 at the death of a member's wife. Required, the weekly subscription to the sick and funeral fund which should be paid by a member entering at age 46:—

	£	s.	d.
For allowance of £1 per week during sickness	4	8	5
For allowance of £20 at death of member—double of 6s. 6d.	0	13	0
For allowance of £15 at death of member's first wife—three-halves of 4s. 1d.	0	6	1½
Total annual contribution to sick and funeral fund	£5	7	6½
Total weekly contribution to sick and funeral fund	£0	2	1

From the above examples it is abundantly evident that the subscriptions usually paid by members of friendly societies in this country are utterly inadequate to provide the benefits promised. In a large proportion of cases the subscription to the sick and funeral fund is a uniform one for all ages, and actually smaller in amount than what should be paid by members entering at the youngest ages. An attempt is sometimes made to remedy the insufficiency of the contributions, and also, and more especially, the injustice of a uniform contribution, by a scale of initiation fees graduated

according to age. How utterly inadequate these initiation fees are as a supplement to the contributions usually charged will be clear on its being pointed out that even an entrance fee of £5 is only equivalent to the following annual contribution, payable by weekly or monthly contributions:—

5s. 4d. for a member entering at age 20. 5s. 10d. for a member entering at age 30.

6s. 7d. for a member entering at age 40.

Whereas for a scale of benefits specified in Example 1, given above, the annual contribution required for a member entering at age 40 would be £2 17s. 6d., being, it will be seen, £1 5s. 9d. in excess of the annual contributions required for the same benefits for a member entering at age 20.

Again, in order to make up for the difference in the contributions necessary at ages 20 and 40 respectively to secure an allowance of £1 per week during sickness, an initiation fee of £26 2s. 10d. would be required at the latter age. It is therefore evident that the excess of payment to be required from members entering at the higher ages cannot practically be provided for by an ascending scale of initiation fees, and it is consequently indispensable that the periodical contributions should be graduated according to age.

Societies charging a uniform contribution, or a contribution which, although graduated according to age, is at a lower rate than that set forth in the subjoined table, are earnestly advised to reconsider their position, and to reflect on the disastrous consequences which are almost certain to result from the perpetuation of a scale of charges much lower than the scale which actuaries are unanimous in regarding as the lowest which can be adopted with safety. The fact that the funds of a society have been steadily accumulating since the time of its establishment is no guarantee against the approach of bankruptcy at no distant date, since, from the nature of the risks undertaken, it is evident that the heaviest liabilities must usually be long deferred. It is not, however, sufficient that the rate of contributions to the benefit funds of a society should come up to a certain standard. There are certain other conditions indispensable to the stability of societies, without the observance of which the rate recommended would be inapplicable, and some of which it is proposed here to enumerate. The first of these is, that *the number of members subscribing to a particular sick (or funeral) fund must not be very small*, as otherwise the sickness and mortality experienced will probably be very different from that *average* sickness and mortality which are assumed in the table. The amount of sickness and the length of life to be experienced by any particular individual are proverbially matters of the greatest uncertainty, and it is only when a large number of individuals are combined that the rate of sickness and mortality to be experienced can be predicted with any approach to accuracy. It is impossible to draw a definite line of demarkation between societies which are and those which are not sufficiently large to afford a fair basis for the operation of average; but it may be laid down, without hesitation, that where either the sickness or the mortality risk is spread over a smaller number of persons than one hundred, there can be no safety in the rate of contributions here recommended. A second and even more imperative condition of stability is, that *the contributions to the sick and funeral fund shall be closely invested at compound interest at a minimum rate of 4 per cent. per annum, and that neither the accumulated contributions themselves, nor the interest accruing therefrom, shall ever be appropriated, on any pretext, to any purpose whatever save the payment of the particular sick and funeral benefits for which the fund is established, except on its being ascertained by a duly-qualified valuer that a definite surplus exists, and on its partial or total appropriation to other purposes being authorized by him.* The table is calculated on the assumption that a rate of interest of 4 per cent. per annum is constantly being realized on the accumulated capital, and that neither capital nor interest is ever used for any other purpose but the payment of the benefits specified at the head of the several columns. No allowance is made in it for management or *medical expenses*, and these must therefore be defrayed from *an entirely separate fund*. It is evident that, if these conditions are disregarded, and if the society has an average sickness and mortality experience, and does not make any exceptional profits from other sources, the sick and funeral fund cannot accumulate with sufficient rapidity to enable the ulterior liabilities to be met. A third condition is, that *there should not be an unusual proportion of members residing in an unhealthy locality, or engaged in any occupation more than ordinarily unhealthy or hazardous.* The fourth and last to be here mentioned is, that there should be *a periodical investigation into the affairs of the society by a duly-qualified valuer, and, if necessary, an adjustment of the rates of contribution or of the scale of benefits in accordance with his recommendations.* Without an actuarial investigation of this kind it is impossible for any society to ascertain whether its capital in hand is sufficient, together with the future contributions expected to be received, to meet the future liabilities. Even with the most carefully-graduated scale of subscriptions, and with the best management, a society is always in danger of drifting into an unsound financial condition, owing to fluctuations or irregularities in its experience. There are many causes which may produce a difference between the actual and the anticipated experience of a society. The principal are the following:— (1.) The partial imperfection of the data as to sickness and mortality (especially at the highest ages) on which the rates of contribution are founded. (2.) The preponderance amongst the occupations in which the members are engaged of some particular trade or calling which may be exceptionally healthy or unhealthy, or which may have the effect of making very slight injuries seriously inconvenient, and of thus causing the members who follow it to claim very often on the funds. (3.) The exceptional salubrity or unhealthiness of the locality in which the majority of the members reside. (4.) Differences in the rules and in the practice regulating the dispensations of sick benefits and funeral allowances, the practice of some societies being much more stringent in this respect than that of others. (5.) Some general and widespread change in the value of life and the liability to sickness. On these various grounds, it is *absolutely essential* to the safety of every friendly society, as of every life insurance office, that it should undergo, periodically, an actuarial investigation into its affairs. A quinquennial valuation is rendered obligatory by the Act on all registered societies, but unregistered societies are earnestly counselled to adopt the same practice, and all are alike urged to call in *early* the assistance of competent valuers, in order that their financial position may be at once determined, and that any deficiencies which may disclose themselves may be remedied before they assume proportions of a too formidable nature.

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 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.	
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

for actuarial purposes), and that the cards will be arranged together in order according to the year of birth of the member they represent. It is therefore necessary that great care should be taken to make the information in column 2 accurate.

Sickness.

3. The names of all members who were sick during any portion of the year are to be entered first in column 1, the period of sickness at each rate of sick-pay being entered in column 3, the rate in column 4, the amount of sick-pay in column 5, and the number of attacks of sickness during the year in column 6. If a member has received sick-pay at more than one rate, an extra line is to be taken for each rate, but the name is to be entered once only.

Registered Wives.

4. The names of all members who married during the year (if thereby entitled to a funeral benefit in event of wife's death), and of all members, if any, who, though married, were not before entitled to the said benefit, but who during the year, by registration of their wives or otherwise, became so entitled, are to be entered next in column 1. The letter R is, in both cases, to be inserted opposite their names in column 7, and the year of the wife's birth in column 8.

Deaths.

5. The names of members who died or whose wives died during the year are to be entered next in column 1, the date of death being placed in column 9, the cause in column 10, and where the entry refers to the death of a wife, the letter W in column 12.

Members Leaving.

6. The names of members leaving from any other cause than death are to be placed last in column 1, the date of leaving being entered in column 9, and the cause in column 11.

Column to be added.

7. The figures in column 5 are to be added, and the total must agree with the amount entered under the same head in the "General Statement of Receipts and Expenditure, Funds, and Effects."

Remarks.

8. Particulars respecting any member not provided for in the earlier columns, but which it appears desirable to place on record, are to be entered in column 12 as Remarks.

Members who have received Sick-Pay or other benefits, who have married (if thereby entitled to a Funeral Benefit in event of Wife's Death), or who, though previously married, have become entitled to the said Benefit through registration of their Wives or otherwise, who have died, or whose Wives have died, or who have left, during the Year.		Particulars relating to Sickness during the Year.				Particulars relating to Registration of Wives.		Particulars relating to Deaths and Members leaving during the Year.			12. Remarks.			
		1. Name.	2. Year of Birth.	3. Period during which Sick-Pay was received at each rate.			Sick-Pay.		7. Wives registered during the Year. (Insert R.)	8. Year of Wife's Birth.		9. Date of Death or Departure.	Deaths of Members or of Registered Wives.	
				4. Rate per Week.	5. Total Amount at each Rate.	6. Number of Attacks.	10. Cause.	11. Departures for other reasons (State cause—clearance, expulsion, arrears, &c.)						
		Wks.	Dys.	£	s.	d.								
Total Sick-Pay		...	...	...	...	...			

(L.S.)

Signature of Secretary :

Date: day of , 18 .

SCHEDULE VIII.

"FRIENDLY SOCIETIES ACT, 1877."

GENERAL STATEMENT of Receipts and Expenditure, Funds and Effects, of the for the Year ended 31st December, 18 .

This statement is to be forwarded to the Registrar of Friendly Societies, Wellington,* on or before the 1st day of April, 18 . A copy of the auditor's report should also be sent.

	Males.	Females.	Total of both Sexes.
Number of benefit members† at the beginning of the year	...	...	...
Number of benefit members admitted during the year	{ By initiation ...	...	...
	{ By clearance ...	...	...
	{ By reinstatement, &c. ...	...	...
Number of benefit member who died during the year	...	...	...
Number of benefit members who left	{ By clearance ...	...	...
	{ In other modes ...	...	...
Number of benefit members† at the end of the year	...	...	...

* The officers of the will be held responsible for its delivery to the Registrar, whether they cause it to be forwarded direct or through the medium of the . See "The Friendly Societies Act Amendment Act, 1878," s. 10.
 † This should include all benefit members, whether "good on the books" or not.

(a.) *Sick and Funeral Fund.*

RECEIPTS.			EXPENDITURE.		
£	s.	d.	£	s.	d.
Entrance fees	Sick allowance to mem- bers not in full benefit		
Clearance fees	Sick allowance to mem- bers in full benefit—		
Registration fees (members' wives)	Full pay ...		
Contributions	Reduced pay ...		
Interest on investments (including rent)	Further reduced pay ...		
Donations and fees from honorary members	* Total sick-pay ...		
Funeral allowances repaid by central body	Funeral levies to central body		
Receipts on account of foreign mem- bers		£	s. d.
Other receipts (<i>to be specified</i>)	Funeral allowances—		
			Members ...		
			Members' wives ...		
			Total funeral allowance		
			Payments on account of foreign mem- bers ...		
			Other payments (<i>to be fully specified</i>)		
Total receipts ...	£		Total expenditure	£	
Amount of fund, 1st Jan, 18 (in- cluding investments as well as cash)			Amount of fund, 31st Dec., 18 (in- cluding investments as well as cash)		
Total ...	£		Total ...	£	

(b.) *Management Expenses Fund.*

RECEIPTS.			EXPENDITURE.		
£	s.	d.	£	s.	d.
Entrance and clearance fees	Remuneration to—		
Registration fees (members' wives)	Secretaries ...		
Contributions	Treasurers ...		
Levies	Auditors ...		
Donations and fees from honorary members	Trustees ...		
Fines	Sick-visitors ...		
Interest (including rent)	Other officers ...		
Receipts on account of foreign mem- bers	Delegates ...		
Other receipts (<i>to be specified</i>)	Cost of bond or guarantee for—		
			Treasurer ...		
			Secretary ...		
			Rent of meeting-room ...		
			Books, printing, stationery, postage, carriage, &c. ...		
			Levies to management fund of central body ...		
			Payments to medical officer ...		
			Payments for medicine (<i>if a separate charge</i>) ...		
			Bad debts and losses ...		
			Payments on account of foreign mem- bers ...		
			Other payments (<i>to be specified</i>) ...		
Total receipts	£		Total expenditure	£	
Amount of fund, † 1st January, 18 (including investments as well as cash) ...			Amount of fund, † 31st December, 18 (including investments as well as cash) ...		
Total ...	£		Total ...	£	

* This amount must agree with total of column 5 in "Return of Sickness, Mortality, and other Contingencies."

† If the management expenses fund was in debt to the sick and funeral fund at either of these dates, the amount of indebtedness should be filled in below:—

	£	s.	d.
Indebtedness of management expenses fund to sick and funeral fund on 1st January, 18	...		
Ditto ditto ditto on 31st December, 18	...		

Any increase of the indebtedness is illegal, and will entail prosecution.—"Friendly Societies Act Amendment Act, 1878," sec. 7 (2).

(c.) *Distress or Benevolent Fund (if any).*

RECEIPTS.			EXPENDITURE.		
	£	s. d.		£	s. d.
Contributions of members	Gifts to members	...	...
Donations...	Other payments (<i>to be specified</i>)	...	...
Interest			
Other receipts (<i>to be specified</i>)			
Total receipts	£		Total expenditure	£	
Amount of fund, 1st January, 18 (including investments as well as cash)	Amount of fund, 31st December, 18 (including investments as well as cash)	...	...
Total	£		Total	£	

Balance-Sheet.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Amount of sick and funeral fund (a.)	(A.)—Investments—		
Amount of management expenses fund (b.)	1. In the Post Office Savings Bank	...	...
Amount of distress or benevolent fund (c.)	2. In the Savings Bank, yielding interest at per cent.	...	...
Amount of other funds, if any (<i>to be specified</i>)	3. On deposit in the Bank of , yielding interest at per cent.	...	...
			4. Upon Government securities in New Zealand, yielding interest at per cent.	...	...
Amount of other liabilities, if any (<i>to be specified</i>)	5. Upon real securities in New Zealand, yielding interest at an average of per cent.	...	...
			6. In land and buildings (<i>state separately, if possible</i>)	...	...
			7. On other securities (<i>to be fully specified, with average rate of interest yielded by each investment</i>)	...	...
Total	£		(B.)—Cash—		
			1. On current account in the Bank of	...	...
			2. In the hands of treasurer or other officers	...	...
			(C.)—Value of goods on hand	...	...
			(D.)—Other assets, if any (<i>to be fully specified</i>)	...	...
			Total	£	

Signature of one of the trustees :
Signature of secretary :

Signature of treasurer :
Registered office of society :

We,* the undersigned, having been appointed to conduct the audit for the year by _____, under the authority of Rule No. _____, having had access to all the books and accounts of the _____ (and examined the securities held for loans and investments, and particularly those on which the interest was in arrear),† and having examined the foregoing general statement, and verified the same with the accounts and vouchers relating thereto, now sign the same as found to be correct, duly vouched, and in accordance with law. (L.s.) _____ and _____, Auditors.

Date: 18 .

If in any respect these accounts are incorrect, unvouched, or not in accordance with law, the Auditors are not to sign as above, but are to make a special report to the _____, of which a copy is to be sent to the Registrar with this statement.

* If the audit was conducted by a public auditor appointed under "The Friendly Societies Act, 1877," this declaration should be varied accordingly.

† If no portion of the assets of the _____ consisted of such investments, these words should be struck out.

SCHEDULE IX.

"FRIENDLY SOCIETIES ACT AMENDMENT ACT, 1878."

INDEPENDENT ORDER OF ODD FELLOWS (MANCHESTER UNITY) FRIENDLY SOCIETY.

VALUATION of the ASSETS and LIABILITIES of the _____ Lodge, No. _____, held at _____, as at the _____ of _____, 18 ____.—[Abstract of the Valuation to be made by the Valuer appointed by the Lodge.]

Summary of Results of Valuation, as at _____, 18 ____.

Nature of Benefits Assured.	No. of Benefits.*	Total Amount Assured.†	Total Yearly Contributions applicable to Benefits.	Present Value of	
				Benefits.	Contributions applicable to Benefits.
		£ s. d.	£ s. d.	£	£
Sickness allowance of shillings per week during the first _____ months of continuous sickness, shillings per week during and ‡ _____					
Sums payable at the death of members... _____					
Sums payable at the death of members' wives _____					
Other benefits capable of valuation (to be specified) _____					
Total§ _____					

Dr.	Valuation Balance Sheet as at _____, 18 ____.	Cr.
	£	£
To Present value of benefits assured by the lodge, as per summary ...		By Total funds as per Secretary's return ...
Other liabilities||—viz., (Full particulars to be given) ...		Present value of future contributions applicable to benefits, as per summary ...
Surplus (if any) ...		Other assets—viz., (Full particulars to be given) ...
		Deficiency (if any) ...
Total ...		Total ...

1. What published table or tables¶ and what rate or rates of interest have been used in the valuation of—(a) the sickness benefits, (b) the sums payable at death, (c) the widow and orphan fund, (d) the other benefits, if any (specifying them)? State clearly whether the mortality risk is spread over all the lodges in the district; and, if so, how this circumstance has been taken into account in valuing the sums payable at death.

2. If a table or tables have been used which are not published, state clearly and fully, in the subjoined form, the rates of sickness and mortality assumed at quinquennial periods of age, from 20 to 80, both inclusive; in other words, give the assumed rates at ages 20, 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, and 80.

Valuation Age.	Rate of Sickness.	Rate of Mortality.

* That is, the number of members or persons with whom contracts for the respective benefits are in force at the date of valuation; in other words, the number of policies, so to speak, assuring the said benefits.

† The total full sick-pay per week is to be made the basis of the first entry in this column.

‡ Here state fully the rates of further reduced pay (if any), and the periods of continuous sickness to which these rates are applicable.

§ The third column of this table, giving the "Amount Assured," is not to be totalled.

|| Amongst these should be included the amount of those funds which from their nature do not admit of valuation, such as the management fund, benevolent fund, &c.

¶ In describing the tables the name of the publication should be stated, together with the edition used, and the number of the page where the table may be found.

3. Have the tables used in the valuation, or the results of a valuation by such tables, been in any way altered to suit special circumstances? If they have, state clearly and fully the nature and purpose of such alterations, and their effect on the results shown by the valuation.

4. Explain how the valuation ages (*i.e.*, the ages at which members were assumed to be at the date of valuation) have been computed; whether by assuming each member to be at the age he would attain at his next birthday, or otherwise.

5. What average rate of interest* has accrued to the sick and funeral fund of the lodge during each of the five years preceding the date of valuation?

Year ending						Rate of Interest accrued, per cent.
31st Dec., 18
31st Dec., 18
31st Dec., 18
31st Dec., 18
31st Dec., 18

6. To what causes may be attributed the surplus or deficiency shown by the valuation?

Signature of Valuer:
Address:
Calling or Profession:
Date:

NOTE.—This form, when properly filled up, must be returned with the valuer's report, *duly signed by him.*

“FRIENDLY SOCIETIES ACT AMENDMENT ACT, 1878.”

INDEPENDENT ORDER OF ODD FELLOWS (MANCHESTER UNITY) FRIENDLY SOCIETY.

VALUATION of the ASSETS and LIABILITIES of the Lodge, No. _____, held at _____, as at the _____ of _____, 18 ____—[Return to be made by the Secretary of the Lodge.]
Register No. of the Lodge (as a Society or Branch) _____.

1. (a) In what occupations are the members mostly engaged? (b) In what localities do they chiefly reside?
(c) Are benefits assured to females? If so, state what kind of benefits are assured to them:

2. Fill in for each of the five years preceding the date of valuation the following particulars, omitting shillings and pence:

Total Amount received on account of

Year ending.	Total Funds at end of Year.	Amount received as Interest (including Rent).	Sickness Benefits.	Sums at Death.		Widows and Orphans.		Other Receipts.
				From Members.	From District.	From Members.	From District.	
	£	£	£	£	£	£	£	£
Dec. 31, 18	...							
Dec. 31, 18	...							
Dec. 31, 18	...							
Dec. 31, 18	...							
Dec. 31, 18	...							
Total	...							

Total Amount paid on account of

Year ending	Sickness Benefits.	Sums at Death.		Widows and Orphans.		Other Payments.
		To Members.	To District.	To Members.	To District.	
	£	£	£	£	£	£
December 31, 18	...					
December 31, 18	...					
December 31, 18	...					
December 31, 18	...					
December 31, 18	...					
Total	...					

* The rate of interest for each year is to be calculated by dividing double the amount of interest by the sum of the amounts of the fund at the beginning and end of the year, less the amount of interest; according to the formula—

$$r = \frac{I}{\frac{1}{2}(A + A' - I)}$$

Where *r* is the rate of interest required, *I* the amount of interest accrued during the year, and *A*, *A'* are the amounts standing to the credit of the fund at the beginning and end of the year respectively.

3. State, according to the rules—(a) When full pay ceases and reduced pay begins, and what the reduction is: (b) When such reduced pay is still further reduced, and by how much: (c) Under what circumstances (if any) members become entitled to a permanent reduced sick allowance, and what proportion the same bears to full pay:

4. (a) How are the management expenses provided for?

Year ending	Total Receipts on Account of Management Expenses.	Total Payments on Account of Management Expenses.
	£	£
Dec. 31, 18 ...		
Total ...		

(b) Fill in for each of the five years preceding the date of valuation the following particulars, omitting shillings and pence:—

(L.S.)

Signature of Secretary:
Registered Office:
Date: , 18 .

SCHEDULE X.

REGULATIONS AND FORMS UNDER "THE TRADE UNION ACT, 1878."

APPLICATION TO REGISTER TRADE UNIONS OR AMENDMENTS OF RULES.

- Every application to register a trade union under "The Trade Union Act, 1878," in these regulations termed "the Act," shall be in Form No. 1, subjoined to these regulations, and shall be sent to the Registrar of Friendly Societies (hereinafter termed "the Registrar"), and signed by at least seven members of the union.
- The application shall be accompanied with two printed copies of the rules, each signed by the members who signed the application for registry.
- An amendment of the rules of a trade union may be either—
 - A partial amendment, consisting of the addition of a new rule or rules, or part of a rule or rules, to the existing rules, or the substitution of a new rule or rules, or part of a rule or rules, for any of the existing rules or any part thereof, or a rescission of any of the existing rules, or any part thereof, without any substitution, or more than one or all of these modes; or,
 - A complete amendment, consisting of the substitution of an entire set of rules for the existing set of rules.
- Notice of a partial amendment of rules must be made by the secretary of the trade union, in Form No. 2, annexed hereto, and must be sent to the Registrar, accompanied by a statutory declaration in Form No. 3, annexed hereto, and by a printed copy of the existing rules, marked to show where the alterations occur, and what they are; and by the following documents:—
 - If the partial amendment consists of the addition or substitution of a new rule or rules, two copies of such new rule or rules, each signed by three members and the secretary;
 - If the partial amendment consists of the rescission of any of the rules without any substitution, two copies of the resolution for such rescission, each signed by three members and the secretary.
- Notice of a complete amendment of rules must be made by the secretary of the trade union in Form No. 4, annexed hereto, and must be sent to the Registrar, accompanied by a statutory declaration in Form No. 3, annexed hereto, and by a copy of the existing rules, and by two copies of the new rules, each signed by three members and the secretary.
- The certificate of registration shall be in the Form No. 5, annexed hereto.

WITHDRAWAL OR CANCELLATION OF CERTIFICATE OF REGISTRY.

- Every request to withdraw or cancel the certificate of registration must be made in Form No. 6, annexed hereto. The Registrar may direct that additional evidence of such request of the union be produced to him.
- Where application is made to cancel the certificate of registry under the compulsory powers of the Registrar, the Registrar may require such application to be made in duplicate, in such form and to be supported by such statutory declaration as he may direct.
- Notice before withdrawal or cancelling of certificate of registry shall be in Form No. 7, annexed hereto.
- The withdrawal or cancelling of certificate of registry shall be in Form No. 8, annexed hereto.

REGISTERED OFFICE.

- Every notice of a change in the situation of the registered office of a trade union shall be given to the Registrar within fourteen days after every such change, in Form No. 9, annexed hereto. Notice of the situation of the registered office of the union, on first registration, shall be deemed to be given by any rule providing for the office, and by the insertion of the place of office in the application for registration sent to the Registrar.

CHANGES OF NAME AND AMALGAMATIONS.

- Every application for approval of change of name must be made in Form No. 10, hereto annexed, and must be sent to the Registrar, accompanied by a statutory declaration in Form No. 11, annexed hereto.

13. The approval of the Registrar to the change of name shall be in Form No. 12, hereto annexed.

14. Notice of amalgamation shall be sent to the Registrar in Form No. 18, annexed hereto. A notice shall be sent from each of the trade unions desiring to amalgamate, and accompanied by a statutory declaration in Form No. 19, hereto annexed.

15. The application shall state under which of the registered names the amalgamated unions desire to continue registered.

DISSOLUTION.

16. Notice of dissolution shall be sent to the Registrar in the Form No. 13, hereto annexed.

TRUSTEES.

17. Notice of the appointment or change of appointment of trustees or other officers shall be sent to the Registrar immediately on the appointments being made, in the Form No. 14, hereto annexed.

TRANSFER OF FUNDS OR MONEY.

18. Every application to direct a transfer of funds, debentures, securities, or money shall follow, as near as may be, the Form No. 15, hereto annexed, and be accompanied by a statutory declaration in Form No. 16, hereto annexed, or as near thereto as the facts admit, and by the certificate of the funds or debentures, or by the securities in respect of which the application is made.

19. Before making the application the trade union shall submit to the Registrar for examination a draft copy on foolscap paper, written on one side only, of the proposed application and declaration.

20. The Registrar, before directing the transfer, may require such further proof of any statement in the application as may seem to him to be necessary.

21. The Registrar shall give his direction in Form No. 17, annexed hereto, so framed in each case as to suit the particular circumstances.

SEAL OF REGISTRY OFFICE.

22. The seal to be used by the Registrar shall be the seal appointed for the time being to be used by the Registrar of Friendly Societies.

FEES.

23. The following fees shall be payable for matters to be transacted and the inspection of documents under the Act :—

	£	s.	d.
For a direction to transfer funds, debentures, securities, or moneys ...	1	0	0
For the approval and registry of a change of name ...	0	10	0
For the registry of a notice of amalgamation ...	0	10	0
For every document (except as after mentioned) required to be signed by the Registrar, or to bear the seal of the Registry Office, not chargeable with any other fee to the Registrar ...	0	2	6
For every inspection in the same day of documents (whether one or more) in the custody of the Registrar relating to one and the same union ...	0	1	0
For every copy or extract of any document in the custody of the Registrar not exceeding 216 words 1s., and if exceeding that number 4d. per folio of 72 words (in addition to the fee, if any, for the signature of the Registrar or seal of the Registry Office).			

No fee is payable for the registry of any trade union, or for the cancellation or withdrawal of the certificate of registration, or for registry of any amendments of rules, or notice of change of office, or appointment of trustees or other officers.

The Registrar may dispense with the fee for inspection of documents in cases where he may consider it for the public interests to do so.

The Registrar may refuse to do any act in respect of which a fee is demandable until such fee shall have been first paid.

Form No. 1.

"Trade Union Act, 1878."

APPLICATION TO REGISTER A TRADE UNION.

Name of trade union :

Date of establishment :

To the Registrar of Friendly Societies.

APPLICATION to register a trade union under the above-mentioned Act, under the name of _____, is made by the seven persons whose names are subscribed at the foot hereof.

1. The name and place of the registered office of the union are provided for in Rule No. [State number, or else give the name and place of office in full].

2. The place of meeting for the business of the trade union is provided for in Rule No. [State number].

3. The whole of the objects for which the trade union is to be established, and the purposes for which the funds thereof shall be applicable, are provided for in Rule No. [State number].

4. The conditions under which any member may become entitled to any benefit assured by the trade union are provided for in Rule No. [State number].

5. The fines and forfeitures to be imposed on any member of the trade union are provided for in Rule No. [State number].

6. The manner of making, altering, amending, and rescinding rules is provided for in Rule No. [State number].

7. The appointment and removal of a general committee of management by the name of _____, of a treasurer and other officers, and of trustees, are provided for in Rule No. [State number].

8. The investment of the funds, the keeping of accounts, and the annual [or periodical] audit of the same are provided for in Rule No. [State number].

9. The inspection of the books and names of members of the trade union, by every person having an interest in the funds of the union, is provided for in Rule No. [State number].

10. The manner in which the trade union may be dissolved is provided for in Rule No. [State number].

With this application are sent—

- (a.) Two printed copies of the rules, each marked A, and signed by each of the applicants ;
- (b.) A list, marked B, of the titles and names of the officers, of every trustee,* and of every other officer authorized by the rules (Nos. _____) to sue and be sued on behalf of the trade union.
- (c.) A general statement, marked C,† showing—
 - (1.) The assets and liabilities of the _____ at the date up to which the statement is made out ;
 - (2.) The receipts and expenditure of _____ during the year preceding the date‡ up to which the statement is made out, such expenditure being set forth under separate heads, corresponding to the several objects of the trade union.

- | | |
|------------|------------|
| 1. Member. | 5. Member. |
| 2. Member. | 6. Member. |
| 3. Member. | 7. Member. |
| 4. Member. | Secretary. |

Registered office : _____ Date : _____ day of _____, 18 ____.

Form No. 2.

“Trade Union Act, 1878.”

NOTICE OF A PARTIAL AMENDMENT OF RULES.

Name of trade union : _____ Register No. : _____
To the Registrar of Friendly Societies.

NOTICE of a partial amendment of the rules of _____ is made by the person whose name is subscribed at the foot hereof.

With this application are sent—

- (a.) A printed copy of the registered rules, marked to show where the alterations occur, and what they are ;
- (b.) Two written [or printed] copies of the amendment, each marked C, signed by the secretary and three members of the union ;
- (c.) A statutory declaration of an officer of the union that the amendment submitted for registry has been duly made by the trade union, and that, to the best of his knowledge and belief, the same is not contrary to the provisions of the above-mentioned Act in that behalf. _____ Secretary.

Registered office : _____ Date : _____ day of _____, 18 ____.

Form No. 3.

“Trade Union Act, 1878.”

DECLARATION IN SUPPORT OF AN AMENDMENT OF RULES.

Name of trade union : _____ Register No. : _____

I, _____, of _____, an officer of the above-named trade union, do solemnly and sincerely declare that the amendment of the rules of the said trade union, a copy of which is hereunto annexed, has been duly made by the trade union, and that, to the best of my knowledge and belief, the same is not contrary to the provisions of the Act above referred to.

And I make this solemn declaration, conscientiously believing the same to be true, and by virtue of an Act of the General Assembly of New Zealand intituled “The Justices of the Peace Act, 1866.”

Made and subscribed at _____, in the Colony of New Zealand,
this _____ day of _____, in the year of our Lord one
thousand eight hundred and _____, before me,
one of Her Majesty's Justices of the Peace in and for the
said colony.

Form No. 4.

“Trade Union Act, 1878.”

NOTICE OF A COMPLETE AMENDMENT OF RULES.

Name of trade union : _____ Register No. : _____
To the Registrar of Friendly Societies.

NOTICE of a complete amendment of the rules of the _____ is given by the person whose name is subscribed at the foot hereof.

* If any other officer than the trustee is authorized to sue and be sued, there must be a rule making provision to that effect.

† This will only be necessary in case where the trade union has been in operation more than a year previous to the date of the application.

‡ This date will be fixed by the Registrar.

1. The name and place of the registered office of the union are provided for in Rule No. [State number, or else give the name and place of the office in full].
2. The place of meeting for the business of the trade union is provided for in Rule No. [State number].
3. The whole of the objects for which the trade union is established, and the purposes for which the funds thereof shall be applicable, are provided for in Rule No. [State number].
4. The conditions under which any member may become entitled to any benefit assured by the trade union, are provided for in Rule No. [State number].
5. The fines and forfeitures to be imposed on any member of the trade union are provided for in Rule No. [State number].
6. The manner of making, altering, amending, and rescinding rules, is provided for in Rule No. [State number].
7. The appointment and removal of a general committee of management by the name of of a treasurer and other officers, and of trustees, are provided for in Rule No. [State number].
8. The investment of the funds, the keeping of accounts, and the annual [or periodical] audit of the same, are provided for in Rule No. [State number].
9. The inspection of the books and names of members of the trade union by every person having an interest in the funds of the union, is provided for in Rule No. [State number].
10. The manner in which the trade union may be dissolved is provided for in Rule No. [State number].

With this notice are sent—

- (a.) One printed copy of the registered rules ;
- (b.) Two printed copies of the new rules proposed by way of complete amendment, each marked D, signed by three members and the secretary ;
- (c.) A statutory declaration of an officer of the union that the amendment submitted for registry has been duly made by the union, and that, to the best of his knowledge and belief, the same is not contrary to the provisions of the above-mentioned Act in that behalf.

Registered office: _____ Date: _____ day of _____, 18 .

Form No. 5.

“Trade Union Act, 1878.”

CERTIFICATE OF REGISTRY.

Name of trade union : _____
 Place of meeting for the business of the trade union : _____
 Registered office : _____

THE above-named trade union has been duly registered in terms of “The Trade Union Act, 1878.”
 Dated this _____ day of _____, 18 . _____
 Signature of Registrar.

Form No. 6.

“Trade Union Act, 1878.”

REQUEST TO WITHDRAW OR CANCEL CERTIFICATE OF REGISTRY.

Name of trade union : _____ Register No. : _____
 To the Registrar of Friendly Societies.

1. THE above-mentioned trade union desires that the certificate of its registration may be withdrawn or cancelled on the following ground—viz., [State reason for desiring withdrawal or cancelling of certificate] ; and at a general meeting* duly held on the _____ day of _____, 18 , it was resolved as follows: That the trustees be authorized to request the Registrar to withdraw or cancel the certificate of the registration of this trade union.”

2. This request is made by the trustees accordingly. _____ † Trustees.
 Registered office: _____ Date: _____ day of _____, 18 .
 Countersigned: _____ Secretary.

Form No. 7.

“Trade Union Act, 1878.”

NOTICE BEFORE WITHDRAWAL OR CANCELLING OF CERTIFICATE OF REGISTRY.

Name of trade union : _____ Register No. : _____

NOTICE is hereby given to the above-mentioned trade union that it is the intention of the Registrar to proceed on the _____ day of _____, 18 , to withdraw or cancel the certificate of registry of the trade union, unless cause be shown to the contrary in the meantime.

The ground of such proposed withdrawal or cancelling of the certificate of registration is that the certificate of registration has been obtained by fraud [or issued in mistake, or that one of the purposes of the society is unlawful, or that the society has wilfully, and after notice from me, violated the provisions of the above-mentioned Act, or has ceased to exist. The facts should be briefly specified when practicable]. _____
 Registrar.

Date: _____ day of _____, 18 .

* If not at a general meeting, state in what manner the request has been determined upon.

† All the trustees to sign.

‡ This will be not less than two months after the date of the notice.

Form No. 8.

"Trade Union Act, 1878."

WITHDRAWAL OR CANCELLING OF CERTIFICATE OF REGISTRY.

Name of trade union : Register No. :

THE certificate of registry of the above-mentioned trade union is hereby withdrawn and cancelled at its request [*or as the case may be. The Registrar may, if he thinks fit, add a statement of the ground of the withdrawal and cancelling.*]

Date: day of , 18 .

Registrar.

Form No. 9.

"Trade Union Act, 1878."

NOTICE OF CHANGE OF REGISTERED OFFICE.

Name of trade union : Register No. :

To the Registrar of Friendly Societies.

NOTICE is hereby given that the registered office of the above-mentioned trade union is removed from , in the city [town or place] of , and is now situated at , in the city [town or place] of .

Dated this day of , 18 . Secretary.

* Received, this day of , notice of removal of the registered office of the Trade Union, Register No. , to , in the city [town or place] of .
Seal [*or signature*] of Registrar.

Form No. 10.

"Trade Union Act, 1878."

APPLICATION FOR APPROVAL OF CHANGE OF NAME.

Name already registered : Register No. :

To the Registrar of Friendly Societies.

APPLICATION for approval of a change of name of the above-named trade union, from that above-named to the name of , is made by the persons whose names are subscribed at the foot hereof.

With this application is forwarded a declaration made by the secretary of the trade union that the provisions of the Act relating to change of name have been complied with, and that not less than two-thirds of the total number of members of the union gave their consent to such change.

1. Member.	5. Member.
2. Member.	6. Member.
3. Member.	7. Member.
4. Member.	Secretary.

Registered office : Date: day of , 18 .

Form No. 11.

"Trade Union Act, 1878."

DECLARATION IN SUPPORT OF CHANGE OF NAME.

Name already registered : Register No. :

I, of , secretary of the above-mentioned trade union, do solemnly and sincerely declare that the provisions of the above-mentioned Act relating to changes of name have been complied with, and that not less than two-thirds of the members of the said trade union have signified their desire and consent [*State here how the consent has been signified*] that the name of the said trade union should be altered to [*State here name desired to be given*].

And I make this solemn declaration, conscientiously believing the same to be true, and by virtue of an Act of the General Assembly of New Zealand intituled "The Justices of the Peace Act, 1866."

Made and subscribed at , in the Colony of New Zealand, this day of , in the year of our Lord one thousand eight hundred and , before me, , one of Her Majesty's Justices of the Peace in and for the said colony.

Form No. 12.

"Trade Union Act, 1878."

APPROVAL OF CHANGE OF NAME.

THE change of name of the Trade Union to the name of is approved, and the name has accordingly been altered in the register.

Dated this day of , 18 . Registrar.

* This part to be detached by the Registrar when the notice is registered, and returned to the society.

Form No. 13.

“Trade Union Act, 1878.”

NOTICE OF DISSOLUTION.

Name of trade union : Register No. :

To the Registrar of Friendly Societies.

NOTICE is hereby given, by the undersigned seven members and secretary of the above-named trade union, that the said trade union was, on the day of , dissolved in the manner prescribed by the rules thereof—that is to say [*Here state the course that was adopted to comply with the rules*].

- | | |
|------------|------------|
| 1. Member. | 5. Member. |
| 2. Member. | 6. Member. |
| 3. Member. | 7. Member. |
| 4. Member. | Secretary. |

Dated this day of , 18 .

Form No. 14.

“Trade Union Act, 1878.”

NOTICE OF APPOINTMENT OF TRUSTEES.*

Name of trade union : Register No. :

To the Registrar of Friendly Societies.

NOTICE is hereby given that in accordance with the manner provided by the rules of the above-mentioned trade union, that is to say [*Here state manner in which appointments have been made*], and , of , [*Give full name, address, and description*], be a trustee [*or trustees*] of the said trade union [*If it is not a first appointment add in place of , deceased, or resigned, or removed, as the case may be*].

- | | |
|-------------|-------------|
| 1. Trustee. | 3. Trustee. |
| 2. Trustee. | Secretary. |

† Received this day of , 18 , notice of the appointment of as Trustees of the Trade Union. Seal [*or signature*] of the Registrar.

Form No. 15.

“Trade Union Act, 1878.”

APPLICATION FOR DIRECTION TO TRANSFER FUNDS, DEBENTURES, SECURITIES, OR MONEYS.

Name of trade union : Register No. :

To the Registrar of Friendly Societies.

APPLICATION for a direction to transfer funds [*debentures, securities, or moneys*] is made by the four persons whose names are subscribed at the foot hereof, being the secretary and three members of the above-mentioned trade union [*or of a branch of the above-mentioned trade union, known under the name of*].

1. On the day of A. and B. [*State names and addresses of trustees*] were duly appointed to be trustees of the said trade union [*or said branch*], in the manner provided by the rules of the said union. [*If the trustees were appointed at different dates, give the particulars of each appointment.*]

2. Notice of such appointment, duly signed, was sent to the Registrar.

3. On the day of , the sum of was invested in the purchase of [*Describe nature of funds, debentures, securities, or moneys*], in the names of the said trustees, and the same is still standing in their names, as follows : [*State exactly in what names the funds stand*].

4. The said is absent from New Zealand [*or became bankrupt on the day of , or filed a petition, or executed a deed for liquidation of his affairs by assignment or arrangement or for composition with his creditors on the day of , or has become a lunatic, or died on the day of , or has not been heard of for years, and it is not known whether he is living or dead*].

5. On the day of the said was, in the manner provided by the rules of the said trade union, removed from his office of trustee, and [*Give full name and description of new trustee*] was appointed in his place, and notice of such removal and appointment, duly signed, was sent to the Registrar.

6. Since such removal, application has been made in writing to the said [*removed trustee*] to join in the transfer of the said funds [*debentures, securities, or moneys*] into the names of [*Here give the names of the other trustees, and of the new trustee appointed in the place of the one removed*], as trustees for the said trade union [*or for the said branch*], but he has refused to comply [*or has not complied*] with such application. [*This paragraph may be omitted or varied as the facts require.*]

7. This application to the Registrar is made pursuant to “The Trade Union Act, 1878,” section 11, that he may direct the said funds [*debentures, securities, or moneys*] to be transferred into the names of the said , as trustees for the trade union [*or branch*], by [*This blank should be filled by the names of the surviving or continuing trustees, if any, and if they be willing and able to make the transfer; but if there be no such trustee, or if any such trustee refuse or be unable to make the transfer, then by the words by such officer or person or persons as the Registrar shall direct; and a full statement of the facts and of the grounds of such refusal or inability should be made*].

Secretary.	Member.
Member.	Member.

Registered office : Date : day of , 18 .

* The above form may be adapted to notify the appointments of other officers.

† This acknowledgment of receipt to be sent by the Registrar to the Society.

Form No. 16.
 "Trade Union Act, 1878."

DECLARATION VERIFYING STATEMENTS IN AN APPLICATION FOR DIRECTION TO TRANSFER FUNDS
 OR MONEY.

Name of Trade Union : Register No. :
 I, _____, of _____, do solemnly and sincerely declare that I am the secretary of the above-mentioned trade union.

That _____, and _____, whose names are subscribed at the foot of the application hereto annexed, are members of the said trade union.

That _____ and _____ have been duly appointed trustees of the said trade union.

That on the _____ day of _____, 18 _____, the sum of £ _____ was invested in [the purchase of] [*Describe nature of funds, debentures, securities, or moneys*], in the names of the then trustees of the said trade union; and the declarant believes that the said funds [debentures, &c.] are now standing vested in the names of the said _____ and _____, as follows [*State as in Form No. 15*].

That the said _____ is absent from New Zealand [*or as the case may be*].

That on the _____ day of _____, 18 _____, the said _____ was removed from his office of trustee, and _____ was appointed in his place.

That since such removal application has been made in writing to the said _____ to join in the transfer of the said funds [debentures, securities, or moneys] into the names of the said _____ as trustees for the said trade union, but he has refused to comply [*or has not complied*] with such application. [*This paragraph may be omitted or varied as the facts require.*]

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of an Act of the General Assembly of New Zealand intituled "The Justices of the Peace Act, 1866."
 Secretary.

Made and subscribed at _____, in the Colony of New Zealand, this _____ day of _____, in the year of our Lord one thousand eight hundred and _____, before me, _____, one of Her Majesty's Justices of the Peace in and for the said colony.

Form No. 17.
 "Trade Union Act, 1878."

DIRECTION BY THE REGISTRAR TO TRANSFER FUNDS, DEBENTURES, SECURITIES, OR MONEYS.

WHEREAS it has been made to appear to me that _____ [*Describe nature of funds, debentures, securities, or moneys*] is now standing in the names of _____ and _____ as trustees of _____, a trade union registered under the above-mentioned Act:

And that the said _____ is absent from New Zealand [*or as the case may be*]:

And that _____ has been appointed trustee of the said trade union in the place of the said _____

(a)* I, as Registrar under the said Act, hereby direct, pursuant to section 11 of the said Act, that the said [*State nature and amount of funds, debentures, securities, or moneys*], standing in the name of the said _____, be transferred by the said _____ into the names of the said _____ and _____.

(b) And that there is no surviving or continuing trustee of the said trade union [*or that the surviving and continuing trustees refuse or are unable to transfer the said funds (debentures, securities, or moneys), in pursuance of my direction*]:

I, as Registrar under the said Act, hereby direct, pursuant to section 11 of the said Act, that the said sum of _____, so standing in the books of [*or in the control of the Colonial Treasurer or of the Bank of _____, or (Name corporation, body, person, or persons in whose books the funds or moneys are standing, or in whose control they are)*], be transferred by the said Colonial Treasurer [*or by (Designate officer, person, or persons by whom transfer is directed to be made)*] into the names of the said _____ and _____ Registrar.

Address : _____ Date : _____ day of _____, 18 _____.

Form No. 18.*
 "Trade Union Act, 1878."

NOTICE OF AMALGAMATION OF TRADE UNIONS.

Name of trade union (a) : Register No. :

Name of trade union (b) : Register No. :

[*And so on if there be more than two.*]

To the Registrar of Friendly Societies.

THE undersigned seven members and secretary of the trade union styled _____ hereby give notice that the trade union named _____, Register No. _____, has become amalgamated with the trade union named _____, Register No. _____, as one trade union, under the name of the last-mentioned trade union; and that the funds of these respective trade unions have been dealt with in the manner following [*State whether dissolved or divided, or how dealt with*]; and that such amalgamation has been with the consent of not less than two-thirds of the members of the said trade union.

1. Member. 5. Member.
 2. Member. 6. Member.
 3. Member. 7. Member.
 4. Member. Secretary.

Registered office of the _____ Date : _____ day of _____, 18 _____.

* The paragraphs marked (a) or (b) will be used as the case requires.

Form No. 19.

"Trade Union Act, 1878."

DECLARATION TO ACCOMPANY NOTICE OF AMALGAMATION.

Name of trade union :

Register No. :

I, _____ of _____, the secretary of the above-named trade union, do solemnly and sincerely declare that the provisions of the above-mentioned Act in respect of amalgamations have been complied with, and—

1. That the number of members of the said trade union amounts to _____ ;
2. That not less than two-thirds of the said members have signified their consent to an amalgamation between the trade union named _____, Register No. _____, and the trade union named _____, Register No. _____, as one trade union, under the above name of _____

Secretary.

Made and subscribed at _____, in the Colony of New Zealand, this _____ day of _____, in the year of our Lord one thousand eight hundred and _____, before me, _____, one of Her Majesty's Justices of the Peace in and for the said colony.

* This notice must be sent by each trade union.

SCHEDULE XI.

STATISTICAL TABLES FOR 1877.

GENERAL EXPERIENCE.

TABLE I.—Showing the Number of Members, and the Sickness, Mortality, &c., during the Year 1877, in those Registered Friendly Societies from which satisfactory Annual Returns were obtained.

NAME OF SOCIETY.	Register Number.	Where Situated.	Date of Establishment.	Entered by			Exited by			Total Number of Exits.	Number of Benefit Members on 31st December, 1877.	Mean Number of Benefit Members during 1877.	Number of Honorary Members on 31st December, 1877.	Number of Registered Wives on 31st December, 1877.	Number of Registered Wives who died during 1877.	Number of Members Sick during 1877.	Number of Days' Sickness experienced during 1877 (including Sundays).	Average Age of Members.	Average Age of Registered Wives of Members.	Average Amount of Sick and Funeral Fund per Member on 31st December, 1877.	Average Number of Days' Sickness per Member.	Average Sick Pay per Member.
				Initiation.	Clearance.	Reinstatement, &c.	Deaths.	Clearance.	Other Causes.													
MANCHESTER UNITY, INDEPENDENT ORDER OF ODD FELLOWS.																						
<i>Auckland District—</i>																						
Alexandra Lodge	79	Alexandra	1866	6	1	1	7	2	4	5	...	...	2	...	2	18	29	41.5	10 1 5	36	0 10 4
Charles Bruce	82	Thames	1871	93	1	1	7	2	87	90	...	...	51	...	14	288	30.9	†	10 16 11	31	0 9 1
Duke of Cambridge	81	Cambridge	1867	33	3	...	10	1	25	29	...	...	†	...	7	126	26.5	†	8 1 9	43	0 12 5
Fountain of Friendship	19	Auckland	1844	305	3	...	19	4	314	309.5	...	...	211	...	39	2,388	34	†	27 4 6	7.7	0 14 1
Good Intent	14	"	1850	201	21	...	20	2	200	200.5	...	...	160	...	50	1,880	35.3	†	6 19 9	9.4	1 0 5
Parnell	107	Parnell	1858	70	1	...	2	1	68	69	...	...	33	...	10	358	30.7	†	10 1 2	5.2	0 11 6
Total of District	...	...	...	708	63	4	68	6	78	703	...	2	439*	4	122	5,048	33.4	...	16 18 7	7.2	0 14 11
<i>New Plymouth District—</i>																						
Egmont Lodge	125	New Plymouth	1857	187	1	...	21	2	147	142	...	...	83	...	15	1,021	34.2	†	5 9 5	7.2	0 12 0
<i>Wanganui District—</i>																						
Wanganui Lodge	138	Wanganui	1858	63	4	2	6	1	64	68.5	...	...	42	...	10	349	35	†	12 3 11	5.5	0 12 3
<i>Wellington District—</i>																						
Antipodean Lodge	22	Wellington	1847	152	20	5	25	1	161	156.5	...	3	102	...	15	1,052	32.7	†	15 4 9	6.7	0 11 4	
Britannia	126	"	1845	225	77	8	85	4	283	254	...	4	198	...	32	1,977	33	27	7 19 11	7.8	0 17 4	
Rose of the Valley	63	Lower Hutt	1849	183	15	2	17	1	186	184.5	...	...	110	...	23	589	33	29	9 14 9	3.2	0 8 8
Total of District	...	...	...	560	112	15	127	6	57	595	...	7	410	2	70	3,618	32.9	...	10 7 2	6.1	0 13 1
<i>Marlborough District—</i>																						
Marlborough Lodge	90	Blenheim	1861	126	11	3	14	1	120	123	...	...	60	...	12	1,290	33.6	†	13 14 6	10.5	1 2 2
Renwick	108	Renwick	1867	47	3	...	3	...	42	44.5	...	...	14	...	3	338	31	†	6 3 9	7.6	1 6 0
Total of District	...	...	...	173	14	3	17	1	162	167.5	...	...	74	...	15	1,628	32.9	...	11 15 5	9.7	1 3 2

* Approximate. † Information not supplied.

TABLE I.—Showing the Number of Members, &c., in those Registered Friendly Societies from which satisfactory Annual Returns were obtained—continued.

NAME OF SOCIETY.	Register Number.	Where Situated.	Date of Establishment.	Entered by			Total Number of Admissions.	Exited by			Total Number of Exits.	Number of Benefit Members on 31st December, 1877.	Mean Number of Members during 1877.	Number of Honorary Members on 31st December, 1877.	Number of Registered Wives on 31st December, 1877.	Number of Registered Wives who died during 1877.	Number of Members Sick during 1877.	Number of Days' Sickness experienced during 1877 (including Sundays).	Average Age of Members.	Average Age of Registered Wives of Members.	Average Amount of Sick and Funeral Fund per Member on 31st December, 1877.	Average Number of Days' Sickness per Member.	Average Sick Pay per Member.	
				Initiation.	Clearance.	Reinstatement, &c.		Death.	Clearance.	Other Causes.														
MANCHESTER UNITY, INDEPENDENT ORDER OF ODD FELLOWS—continued.																								
<i>Nelson District—</i>																								
Howard	...	Nelson	1846	159	13	...	13	2	2	5	9	163	161	...	...	1	18	1,845	35	...	...	...	...	...
Nelson	41	"	1844	233	17	1	19	3	6	7	16	236	234.5	...	...	...	41	1,710	35	...	...	...	...	...
Travellers' Rest	109	Richmond	1845	68	12	...	12	3	1	3	7	73	70.5	1	37	...	13	254	32	...	...	...	...	...
Total of District	...	...	...	460	42	1	44	8	9	15	32	472	466	1	...	2	72	3,809	34.5	...	...	...	...	...
<i>North Westland District—</i>																								
Charleston Lodge	58	Charleston	1867	91	2	...	2	...	3	2	5	88	89.5	...	45	...	13	1,155	36	...	...	...	...	...
Westport "	89	Westport	1867	68	21	...	21	...	1	6	7	82	75	...	46	...	9	267	34	...	...	...	...	...
Total of District	...	...	...	159	23	...	23	...	4	8	12	170	164.5	...	91	...	22	1,422	35	...	...	...	...	...
<i>Hokitika District—</i>																								
Albert Lodge	96	Kumara	1870	32	12	2	14	...	...	1	1	45	88.5	1	18	...	6	105	31.1	...	...	...	...	...
Goldsborough "	95	Goldsborough	1870	39	3	...	3	...	...	6	6	36	37.5	...	11	...	13	565	36.2	...	...	...	...	...
Grey mouth "	27	Grey mouth	1867	156	7	...	7	...	1	18	21	142	149	4	79	...	15	1,273	36	...	...	...	...	...
Hokitika "	59	Hokitika	1866	181	6	4	10	1	2	17	20	171	176	1	84	...	25	1,365	37	...	...	...	...	...
Ross "	45	Ross	1866	73	9	...	9	...	...	7	7	75	74	1	53	...	14	796	37.5	...	...	...	...	...
Waimea "	46	Stafford	1867	...	45	2	4	...	...	5	5	44	44.5	1	23	...	11	144	36.5	...	...	...	...	...
Total of District	...	...	...	526	39	8	47	3	3	54	60	513	519.5	8	268	1	84	4,248	36.2	34.3*	...	...	...	...
<i>North Canterbury District—</i>																								
Benecolent Lodge	12	Christchurch	1866	85	8	5	13	1	1	3	5	93	89	...	15	...	7	214	27	...	...	...	...	...
Kaipoi "	52	Kaipoi	1858	80	11	...	11	...	...	6	6	85	82.5	2	41*	...	14	514	29.9	...	...	...	...	...
Nil Desperandum "	43	Oxford	1868	53	9	...	9	...	3	7	10	57	57.5	...	26	...	18	451	28.1	...	...	...	...	...
Perseverance "	132	Woolston	1872	79	8	...	8	...	...	2	2	85	82	4	43	...	4	30	28.6	29.2	...	...	...	...
Rangiora "	20	Rangiora	1860	103	17	1	18	1	...	2	3	118	110.5	5	53	...	15	461	31.2	...	...	...	...	...
Total of District	...	...	...	405	53	6	59	2	4	20	26	438	421.5	11	178*	2	58	1,670	29.1	...	...	...	...	...

TABLE I.—Showing the Number of Members, &c., in those Registered Friendly Societies from which satisfactory Annual Returns were obtained—continued.

NAME OF SOCIETY.	Register Number.	Where Situated.	Date of Establishment.	Entered by			Total Number of Admissions.	Exited by			Total Number of Exits.	Number of Benefit Members on 31st December, 1877.	Mean Number of Members during 1877.	Number of Honorary Members on 31st December, 1877.	Number of Registered Wives on 31st December, 1877.	Number of Registered Wives who died during 1877.	Number of Members Sick during 1877.	Number of Days' Sickness expended during 1877 (including Sundays).	Average Age of Members.	Average Age of Registered Wives of Members.	Average Amount of Sick and Funeral Fund per Member on 31st December, 1877.	Average Number of Days' Sickness per Member.	Average Sick Pay per Member.
				Initiation.	Clearance.	Restatement, &c.		Death.	Clearance.	Other Causes.													
ANCIENT ORDER OF FORESTERS—continued.																							
<i>Nelson District—</i>																							
Court Concord	32	Greymouth	1867	17	1	8	10	107	103.5	2	51	1	16	995	34	30	3	6	3	9.6	0.18	2	
" Patea	54	Patea	1868	19	3	3	3	16	17.5	...	3	...	1	21	31	26	10	13	6	1.2	0.3	4	
" Perseverance	129	Motueka	1863	39	...	5	5	41	40	...	21	...	4	65	28	...	6	18	9	1.6	0.4	8	
" Pride of the Forest	78	Wakapuaka	1864	35	...	1	1	35	35	...	11	...	10	181	30	34	8	12	2	5.2	0.15	2	
" Robin Hood	3	Nelson	1863	184	...	10	15	182	183	2	114	1	34	1,106	34	...	11	4	10	6.0	0.17	4	
" Sherwood Forest	131	Stoke	1872	24	...	...	...	26	25	...	11	...	9	176	27	29	3	9	5	7.0	0.1	1
" Unity	91	Havelock	1871	61	...	...	...	80	72	2	31	...	9	296	30	27	1	6	0	4.1	0.11	9
" Waireka	55	New Plymouth	1866	88	...	9	10	87	87.5	...	30	...	11	401	27	...	5	12	7	4.6	0.13	1	
Total of District	...	...	...	68	7	4	47	574	563.5	6	272	2	88	3,241	31.3	...	6	13	10	5.8	0.14	9
<i>United, Westland District—</i>																							
Court Wainca	67	Stafford	1869	1	1	2	4	21	24	...	11	...	7	185	38.5	31	5	17	6	7.7	1	1	10
<i>United, Otago District—</i>																							
Court Enterprise	37	Dunedin	1868	14	2	20	24	138	142	2	93	1	12	490	30	28	5	16	2	3.5	0.9	4	
" Havelock	121	Waitahuna	1869	46	1	9	13	35	40.5	1	22	...	5	126	34	...	2	6	6	3.1	0.8	11	
" Pride of Dunedin	15	Dunedin	1862	236	8	24	29	216	226	4	153	...	27	1,034	36	35	10	5	6	4.6	0.11	11	
" Oamaru	124	Oamaru	1868	44	2	13	15	38	41	...	25	...	3	86	32	23	1	9	4	9	0	1	11
" the Leith	130	Dunedin	1864	93	2	5	8	112	102.5	...	92	...	15	469	30	...	2	12	4	4.6	0.11	10	
" Royal Oak of Kawarau	122	Bannockburn	1867	43	...	1	1	45	44	4	27	1	3	442	36	29	2	18	4	10.0	1	2	
" Star of the Dunstan	70	Clyde	1866	22	...	...	5	30	26	...	19	...	...	...	...	...	...	...	...	...	...	...
" Tuapeka	114	Lawrence	1868	99	2	7	14	102	100.5	2	62	2	4	...	...	...	...	...	...	...	...
Total of District	...	...	...	96	8	18	109	716	722.5	13	493	5	69	2,654	33.0	...	5	11	9	3.7	0.9	5
<i>Unaffiliated Courts—</i>																							
Court Coromandel	88	Coromandel	1871	68	3	11	12	59	63.5	...	26	1	8	312	32	...	1	...	0	4.9	0.12	2	
" Southern Cross	35	Timaru	1865	23	2	...	27	164	165	4	68	1	17	648	33	...	1	...	0	3.9	0.11	2	
Total of Order	...	...	...	345	62	225	313	2287	2271	35	1333	14	274	9,107	31.8	...	7	19	9	4.0	0.10	7
ANCIENT ORDER OF SHEPHERDS.																							
Sanctuary Sir George Grey	11	Wellington	1865	15	...	4	4	38	32.5	4	64	2.0	0	2	10

INDEPENDENT ORDER OF RECLABITES.		1870	144	24	1	...	25	1	5	13	19	150	147	4	29	...	28	735	32	273	2	8	3	50	0	15	0
New Zealand District—	
Star of Hauraki Tent		...	39	3	...	...	3	...	...	2	2	40	39.5	2	28	...	9	175	37	29	1	19	7	4.4	0	12	8
Albert District—		...	138	27	1	...	28	1	5	15	21	190	186.5	6	57	...	37	910	33.1	28.1	2	6	5	4.9	0	14	6
Total of Order		...	104	28	...	...	28	1	1	15	17	115	109.5	4	89	...	19	748	33	26	6	5	3	6.8	0	19	2
SONS AND DAUGHTERS OF TEMPERANCE.	
Antidote Division		...	104	28	...	...	28	1	1	15	17	115	109.5	4	89	...	19	748	33	26	6	5	3	6.8	0	19	2
HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.	
Charleston Branch		...	39	2	...	...	2	...	5	5	10	31	35	2	15	1	12	248	35	†	5	8	11	7.1	0	19	11
Grahamstown		...	124	8	...	8	1	2	7	7	10	122	123	5	69	2	17	536	35	31	3	14	1	4.4	0	12	5
Hokitika		...	35	2	...	2	1	2	...	...	3	34	34.5	1	17	1	4	84	36	29	4	6	9	2.4	0	6	11
St. Joseph's		...	83	18	...	10	28	...	...	13	13	98	90.5	7	45	...	6	214	27.5	30	2	7	9	2.4	0	6	9
Waimea		...	29	...	...	...	...	...	...	4	4	25	27	...	12	1	8	266	41	41	13	4	1	9.9	1	8	5
Total of Order		...	310	30	...	10	40	2	9	29	40	310	310	15	158	5	47	1,348	33.2	31.8*	4	6	0	4.3	0	12	5
MISCELLANEOUS SOCIETIES.	
Central Volunteer Fire Brigade Sick and Accident Fund		...	32	10	...	...	10	...	...	9	9	33	32.5	...	...	...	9	116	28	...	4	2	0	3.6	0	7	9
Kaeo and Whangaroa Friendly Society		...	20	13	...	...	13	...	...	5	5	28	24	...	...	...	4	72	30	...	4	7	0	3.0	0	4	3
New Plymouth Friendly Society		...	124	5	...	...	5	2	...	2	4	125	124.5	...	100	...	17	1,004	40	†	22	14	5	8.1	0	17	3
Primitive Methodist Mutual Aid Society, No. 1 of New Zealand		...	20	2	...	...	2	...	...	1	1	21	20.5	1	9	...	...	...	30	32	1	13	3	...	...	...	...
Total of all the Societies		...	8366	1070	109	25	1204	72	181	757	1010	8560	8463	120	4565*	40	1084	49,090	32.9	...	10	7	8	5.8	0	13	7

* Approximate. † Information not supplied.

BENEFIT FUNDS.

TABLE II.—Showing the RECEIPTS and EXPENDITURE for the Year 1877 of the BENEFIT FUNDS of all FRIENDLY SOCIETIES included in Table I.

NAME OF SOCIETY.	RECEIPTS.							EXPENDITURE.										AMOUNT OF BENEFIT FUNDS ON 1st JANUARY, 1877.	AMOUNT OF BENEFIT FUNDS ON 31st DECEMBER, 1877.	No. of Members on 31st December, 1877.	No. of Years Established.
	Entrance Fees.	Contributions to		Interest and Rent.	Repayments from Funeral Fund, under control of Central Body.	On account of other Societies.	Other Receipts.	Sickness Pay.			Sums at Death.		Other Benefits.	Levies to Funeral Fund, under control of Central Body.	On account of other Societies.	Other Payments.					
		Sick and Funeral Fund.	Other Funds.					To Members not in Full Benefit.	To Members in Full Benefit.	Full Pay.	Reduced Pay.	Further Reduced Pay.					Of Members.					Of Wives of Members.
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.			
<i>Auckland District—</i>																					
Alexandra Lodge	...	9 11 2	...	1 5 0	...	...	...	...	2 11 6	...	...	...	...	3 4 10	...	1 16 0	37 1 11	40 5 9	4	11
Charles Bruce	6 16 0	167 12 6	...	39 0 0	...	...	...	...	40 16 8	...	...	...	...	25 18 6	...	2 3 5	786 11 2	943 10 11	87	6
Duke of Cambridge	2 11 0	36 5 6½	...	17 17 6	...	...	...	...	18 0 0	...	...	...	...	6 12 4	...	43 9 11	210 10 1½	202 4 7½	25	10
Friendship	50 9 0	470 12 8	...	313 9 2	104 0 0	61 14 2	136 4 6	...	217 13 0	...	...	80 0 0	24 0 0	96 10 0	74 2 2	161 12 6	8,105 9 8	8,548 18 6	314	33
Good Intent	27 6 6	274 1 6	...	64 7 6	52 0 0	29 15 8	50 0 0	...	204 15 2	...	...	40 0 0	12 0 0	57 17 0	22 16 8	...	1,237 12 1	1,397 14 5	200	27
Parnell	0 13 6	117 15 1	...	38 2 9	12 0 0	2 19 6	...	...	31 15 5	*8 0 0	...	...	12 0 0	19 18 0	2 6 0	44 3 8	630 12 2	683 19 11	68	19
Total of District	87 16 0	1,075 18 5½	...	474 2 5	168 0 0	94 9 4	201 16 6	...	515 11 9	*8 0 0	...	120 0 0	48 0 0	39 3 0	210 0 8	99 4 10	253 5 6	11,007 17 1½	11,816 14 1½	698	...
<i>New Plymouth District—</i>																					
Egmont Lodge	21 5 6	175 17 0½	—	54 6 0	15 0 0	26 16 10	...	...	68 17 6	...	16 4 0	30 0 0	...	6 18 4	23 11 10	11 9 11½	673 4 7½	804 8 4	147	20
<i>Wanganui District—</i>																					
Wanganui Lodge	1 15 0	59 18 4	...	...	...	...	...	...	38 17 8	...	...	15 0 0	...	2 2 0	...	7 18 0½	782 14 8	780 10 3½	64	19
<i>Wellington District—</i>																					
Antipodean Lodge	7 8 2	105 10 8	...	51 11 6	25 0 0	48 0 4	3 13 6	...	43 7 6	26 0 0	19 10 0	...	...	13 2 4	4 0 4	0 5 0	2,318 2 5	2,453 1 5	161	30
Britannia	57 11 3	273 8 2	1 5 11	19 18 8	50 0 0	61 5 6	...	37 10 0	182 10 2	...	...	60 0 0	20 0 0	22 0 10	46 0 11	0 6 5	2,167 3 11	2,262 5 1	283	32
Rose of the Valley	5 14 6	117 11 0	...	81 10 2	15 0 0	2 8 4	...	...	80 3 0	...	...	15 0 0	...	15 18 4	2 8 4	0 5 0	1,702 16 9	1,811 6 1	186	28
Total of District	70 13 11	496 9 10	1 5 11	153 0 4	90 0 0	111 14 2	3 13 6	37 10 0	306 0 8	26 0 0	19 10 0	75 0 0	20 0 0	51 1 6	52 9 7	0 16 5	6,188 3 1	6,526 12 7	630	...	
<i>Marlborough District—</i>																					
Marlborough Lodge	23 4 2	141 2 10½	...	117 19 6	...	3 14 6	30 3 0	...	107 7 4	...	28 17 6	...	...	...	7 5 6	...	1,474 3 8	1,646 17 4½	120	16
Renwick	5 19 6	53 5 10½	10 7 9	6 9 11	...	...	...	...	57 16 8	...	...	...	12 0 0	...	...	10 7 9	263 18 8½	259 17 3½	42	10
Total of District	29 3 8	194 8 9	10 7 9	124 9 5	...	3 14 6	30 3 0	...	165 4 0	...	28 17 6	...	12 0 0	...	7 5 6	10 7 9	1,738 2 4½	1,906 14 8½	162	...	
<i>Nelson District—</i>																					
Howard Lodge	16 2 6	193 8 0	38 17 2	142 17 6	...	...	...	...	174 10 0	6 0 0	30 7 6	...	...	52 4 0	...	128 17 2	2,886 13 5	2,890 19 11	163	31
Nelson	26 13 0	337 15 1	58 16 10	142 6 0	...	...	...	...	135 2 8	3 17 6	39 0 0	...	...	75 18 0	...	58 16 10	2,016 14 1	2,269 10 0	236	33
Travellers Rest	14 16 0	87 16 9	17 7 4	25 2 6	...	...	...	...	36 6 8	...	...	...	...	22 5 6	...	17 7 4	518 16 4	587 19 5	73	32
Total of District	57 11 6	623 19 10	115 1 4	310 6 0	...	...	...	...	345 19 4	9 17 6	69 7 6	...	...	150 7 6	...	205 1 4	5,422 3 10	5,748 9 4	472	...
<i>North Westland District—</i>																					
Charleston Lodge	...	148 15 3	...	51 17 0	...	21 11 0	...	...	80 17 0	5 5 0	28 16 4	...	...	29 8 6	...	...	999 2 0	1,076 18 5	88	10
Westport	36 19 0	88 17 1	...	55 0 0	...	16 18 10	13 1 9	...	38 4 8	...	...	...	...	22 9 0	16 18 10	...	714 2 0	847 6 2	82	10
Total of District	36 19 0	237 12 4	...	106 17 0	...	38 9 10	13 1 9	...	119 1 8	5 5 0	28 16 4	...	...	51 17 6	16 18 10	...	1,713 4 0	1,924 4 7	170	...
<i>Hokitika District—</i>																					
Albert Lodge	26 8 0	38 2 0	...	4 1 6	...	...	79 7 2	...	15 0 0	...	...	...	...	10 15 0	...	98 5 8	147 5 10	171 3 10	45	7
Goldborough	5 2 0	41 2 2	...	3 17 0	30 0 0	...	10 10 10	...	48 6 8	16 18 0	3 4 0	...	10 0 0	8 0 0	...	...	81 13 0	85 16 4	36	7
Greymouth	10 11 0	186 13 8	...	105 7 4	40 0 0	8 1 0	...	...	138 13 0	23 5 6	...	40 0 0	...	33 17 6	8 1 0	0 18 0	1,726 4 11	1,827 2 11	142	10
Hokitika	12 11 0	212 4 8	...	83 18 2	30 0 0	46 8 10	...	...	141 0 8	16 18 0	...	30 0 0	...	34 4 0	28 8 10	...	2,248 5 1	2,382 16 3	171	11
Ross	21 6 0	120 9 4	...	72 15 0	...	...	...	...	48 0 0	...	32 15 0	...	...	22 17 0	...	...	1,255 16 8	1,366 15 0	75	11
Waimea	4 11 6	56 4 0	...	71 10 0	...	0 18 6	55 9 4½	...	21 10 0	...	...	...	...	10 7 6	0 18 6	45 2 8½	906 4 10½	1,016 19 6½	44	10
Total of District	80 9 6	654 15 10	...	341 9 0	100 0 0	55 8 4	145 7 4½	...	412 10 4	62 1 6	35 19 0	70 0 0	10 0 0	120 1 0	37 8 4	144 6 4½	6,365 10 4½	6,850 13 10½	513	...	
<i>North Canterbury District—</i>																					
Benevolent Lodge	1 2 6	150 10 10	...	37 5 0	...	...	...	...	30 17 6	...	...	...	...	9 6 0	...	41 15 3	912 12 11	1,019 12 6	93	11
Kaipoi	8 19 6	140 4 3	...	38 2 3	...	...	46 13 3	...	73 10 0	...	...	...	...	8 5 0	...	237 7 6½	617 10 2	532 6 10½	85	19
Nil Desperandum	4 15 6	95 13 9	...	13 0 1	10 0 0	4 11 3	9 13 3½	...	54 10 0	5 0 0	...	10 0 0	...	5 18 0	4 11 3	36 4 2½	470 9 1	491 19 6	57	9	
Perseverance	6 2 6	157 0 0	...	58 13 0	...	...	...	...	4 6 8	...	...	...	...	8 0 0	...	65 4 8	370 14 10½	514 19 0½	85	5
Rangiora	14 2 3	216 9 2	...	73 5 4	10 0 0	...	...	...	65 16 8	...	...	20 0 0	10 0 0	11 5 0	10 7 10	15 16 4	1,156 15 5	1,337 6 4	118	17
Total of District	35 2 3	759 18 0	...	220 5 8	20 0 0	4 11 3	56 6 6½	...	229 0 10	5 0 0	...	20 0 0	20 0 0	42 14 0	14 19 1	396 8 0	3,528 2 5½	3,896 4 3	438	...	
<i>Lyttelton District—</i>																					
Arwhenua Lodge	13 6 6	24 4 0	6 7 6	31 3 0	21	1
City of Norwich	9 12 6	350 14 0	...	122 2 10	30 0 0	8 12 0	...	36 0 0	129 10 0	14 8 4	...	10 0 0	10 0 0	28 4 11	6 16 2	85 15 10	1,650 9 1	1,839 15 2	198	25	
Good Intent	6 2 6	133 11 3	...	16 9 8	30 0 0	1 8 2	...	56 0 0	20 10 0	...	...	...	...	5 16 9	1 8 2	17 4 3½	529 15 11½	606 8 4	61	18
Total of District	29 1 6	508 9 3	...	138 12 6	60 0 0	10 0 2	...	92 0 0	150 0 0	14 8 4	...	10 0 0	20 0 0	34 1 8	8 4 4	109 7 7½	2,180 5 0½	2,477 6 6	280	...	
<i>Otago District—</i>																					
Albion Lodge	20 8 0	143 10 9	...	22 14 7	20 0 0	...	...	...	55 14 0	1 11 6	62 18 6	20 0 0	...	17 17 0	...	13 18 2	537 11 6	572 5 8	107	13
Alexandra	1 0 0	47 15 4	...	3 0 0	...	...	16 7 6	...	7 0 0	...	...	...	...	6 1 6	...	...	226 17 0	281 18 4	29	8
Blue Spur	10 17 0	76 18 0	...	25 5 6	10 0 0	11 6 6	...	...	49 10 0	...	...	10 0 0	...	7 14 6	5 2 6	...	293 5 2	355 5 2	59	10
Cromwell	11 7 0	70 18 5	...	18 0 0	10 0 0	...	7 0 0														

FUNDS, DEBTS, AND ASSETS.

TABLE IV.—Showing the FUNDS, DEBTS, and ASSETS at the close of the Year 1877 of all FRIENDLY SOCIETIES included in Table I.

NAME OF SOCIETY.	FUNDS.				DEBTS OUTSTANDING (as per Returns).	ASSETS.													
	Sick and Funeral Fund.	Management Fund.	Other Funds.	Total Funds.		Mortgages on Real Property.	Corporation Debentures.	Private Savings Banks.	Deposits in Banks at Interest.	Shares and Deposits in Building Societies, &c.	Land and Buildings.	Other Property.	Loans to Members.	Amounts Due to Society.	Miscellaneous.	Cash in Post Office Savings Bank.	Current Accounts in Banks.	Cash in hand.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.																			
<i>Auckland District—</i>																			
Alexandra Lodge	40 5 9	0 18 0	...	41 3 9	...	...	...	...	26 5 0	...	...	...	...	...	...	...	...	14 18 9
Charles Bruce	943 10 11	...	...	943 10 11	...	...	...	...	900 0 0	...	...	...	...	...	...	...	43 10 11	...
Duke of Cambridge	202 4 7½	36 19 0	...	239 3 7½	92 2 1	15 0 0	...	...	10 0 0	...	...	...	200 0 0	91 12 1	...	...	...	14 13 7½
Fountain of Friendship	8,548 18 6	276 12 10	...	8,825 11 4	†3,018 4 1	...	...	...	...	114 1 0	...	...	11,000 0 0	166 5 3	300 0 0	150 4 0	...	113 5 2
Good Intent	1,397 14 5	105 4 1	...	1,502 18 6	...	1,155 0 0	...	...	...	174 3 0	...	...	100 0 0	...	...	...	...	16 5 6
Parnell	683 19 11	56 8 3½	...	740 8 2½	...	...	...	...	...	234 2 5	...	...	450 0 0	30 0 0	...	...	...	26 5 9½
Total of District	11,816 14 1½	476 2 2½	...	12,292 16 4	3,110 6 2	1,170 0 0	...	522 6 5	936 5 0	11,750 0 0	287 17 4	300 0 0	207 14 0	...	43 10 11	185 8 10
<i>New Plymouth District—</i>																			
Egmont Lodge	804 8 4	804 8 4	...	670 0 0	10 10 0	123 18 4
<i>Wanganui District—</i>																			
Wanganui Lodge	780 10 3½	780 10 3½	706 19 11½	73 10 4	...
<i>Wellington District—</i>																			
Antipodean Lodge	2,453 1 5	310 4 2	...	2,763 5 7	...	845 0 0	...	...	...	181 8 6	1,271 11 8	...	...	...	...	...	465 5 5	...
Britannia	2,262 5 1	118 6 11	...	2,380 12 0	...	...	...	...	...	153 14 8	2,014 18 4	...	...	...	...	...	210 8 10	1 10 2
Rose of the Valley	1,811 6 1	39 18 7	...	1,851 4 8	...	530 0 0	...	...	...	500 0 0	467 12 0	...	...	...	273 1 9	...	...	80 10 11
Total of District	6,526 12 7	468 9 8	...	6,995 2 3	...	1,375 0 0	835 3 2	3,754 2 0	273 1 9	675 14 3	82 1 1
<i>Marlborough District—</i>																			
Marlborough Lodge	1,646 17 4½	...	...	1,646 17 4½	...	1,335 0 0	...	...	...	...	86 8 8	...	...	30 0 0	...	...	195 8 8½	...
Benwick	259 17 8½	3 15 8½	...	263 13 0	...	...	...	...	...	...	...	...	...	...	257 18 10	...	5 14 2	...
Total of District	1,906 14 8½	3 15 8½	...	1,910 10 4½	...	1,335 0 0	86 8 8	30 0 0	257 18 10	201 2 10½	...
<i>Nelson District—</i>																			
Howard Lodge	2,890 19 11	35 4 10	...	2,926 4 9	...	2,260 0 0	...	...	200 0 0	...	...	...	...	25 0 0	10 15 6	...	430 4 11	0 4 4
Nelson	2,269 10 0	22 2 2	...	2,291 12 2	...	1,095 0 0	855 0 0	...	...	...	...	...	...	...	12 3 4	...	304 8 10	25 0 0
Travellers' Rest	587 19 5	14 5 11	...	602 5 4	...	200 0 0	...	...	...	...	...	...	...	81 18 10	...	295 9 4	...	24 17 2
Total of District	5,748 9 4	71 12 11	...	5,820 2 3	...	3,555 0 0	855 0 0	...	200 0 0	106 18 10	22 18 10	...	295 9 4	734 13 9	50 1 6
<i>North Westland District—</i>																			
Charleston Lodge	1,076 18 5	10 18 0	...	1,087 16 5	500 0 0	...	510 0 0	0 19 2	...	76 17 2
Westport	847 6 2	6 10 10	...	853 17 0	...	650 0 0	80 0 0	102 3 1	...	21 13 11
Total of District	1,924 4 7	17 8 10	...	1,941 13 5	...	650 0 0	500 0 0	...	510 0 0	80 0 0	103 2 3	...	98 11 2
<i>Hokitika District—</i>																			
Albert Lodge	171 3 10	171 3 10	167 0 0	4 8 10	...
Goldaborough	85 16 4	2 10 3	...	88 6 7	70 0 0	18 6 7	...
Greymouth	1,827 2 11	82 6 3	...	1,909 9 2	...	...	668 10 0	...	1,005 1 10	...	...	...	...	...	...	169 14 0	49 9 10	16 13 6
Hokitika	2,382 16 3	81 17 8	...	2,464 13 11	...	1,633 15 0	...	100 0 0	...	...	634 19 9	...	...	...	...	...	44 2 10	51 16 4
Ross	1,366 15 0	120 3 5	...	1,486 18 5	26 5 0	...	...	...	600 0 0	...	...	74 17 0	...	...	...	...	78 6 5	...
Waimea	1,016 19 6½	...	...	1,016 19 6½	...	...	...	...	1,000 0 0	...	...	...	...	...	...	...	1 14 3	15 5 3½
Total of District	6,850 13 10½	286 17 7	...	7,137 11 5½	26 5 0	1,633 15 0	668 10 0	100 0 0	2,842 1 10	...	634 19 9	74 17 0	...	...	760 0 0	169 14 0	177 17 2	102 1 8½
<i>North Canterbury District—</i>																			
Benevolent Lodge	1,019 12 6	6 5 10	...	1,025 18 4	560 0 0	465 18 4
Kaipoi	532 6 10½	357 15 11½	...	890 2 10	201 6 9	...	...	...	...	27 6 0	1,063 13 5	...	...	...	...	...	...	0 10 2
Nil Desperandum	491 19 6	...	...	491 19 6	...	...	...	...	...	...	120 0 0	...	...	...	...	356 10 8	...	15 9 3
Perseverance	514 19 0½	12 14 11½	...	527 14 0	100 0 0	...	...	...	...	...	500 0 0	75 0 0	...	18 15 9	...	81 0 0	1 17 0	1 1 3
Rangiora	1,337 6 4	...	...	1,337 6 4	0 5 0	...	...	...	...	...	391 10 6	...	...	...	...	883 7 0	...	62 13 10
Total of District	3,896 4 3	376 16 9	...	4,273 1 0	301 11 9	...	...	...	...	27 6 0	2,635 3 11	75 0 0	...	18 15 9	...	1,736 15 7	1 17 0	79 14 6
<i>Lyttelton District—</i>																			
Arowhenua Lodge	31 3 0	0 0 1	...	31 3 1	31 3 1	...
City of Norwich	1,839 15 2	48 17 6	...	1,888 12 8	...	...	...	...	300 0 0	...	1,400 0 0	...	...	...	...	...	188 12 8	...
Good Intent	606 8 4	...	...	606 8 4	...	...	...	...	...	...	150 0 0	...	...	...	...	...	433 7 7	...
Total of District	2,477 6 6	48 17 7	...	2,526 4 1	300 0 0	...	1,550 0 0	8 0 0	433 7 7	219 15 9	15 0 9
<i>Otago District—</i>																			
Albion Lodge	572 5 8	572 5 8	...	100 0 0	300 0 0	...	91 1 9	71 14 4	9 9 7
Alexandra	281 18 4	105 7 0	...	387 5 4	100 0 0	...	80 0 0	57 3 8	0 1 8
Blue Spur	355 5 2	48 7 9	...	403 12 11	...	300 0 0	50 0 0	53 12 11	...
Cromwell	402 18 2	402 18 2	1 9 4	100 0 0	150 0 0	151 9 10	2 17 8
Dalton	487 7 2	487 7 2	...	300 0 0	83 5 3	0 1 11
Dunedin	2,729 0 0	178 1 4	...	2,907 1 4	...	2,525 0 0	...	...	...	...	60 0 0	44 0 0	...	...	...	...	...	61 19 9
Hand and Heart	5,326 6 0	2,076 16 2	*321 5 0	7,724 7 2	...	5,611 5 0	...	...	...	...	2,100 0 0	20 0 0	...	...	...	300 1 7	...	13 2 2
Lake Wakatipu	544 0 8	...	...	544 0 8	40 0 4	225 0 0	...	...	...	...	350 0 0	9 1 0	...	...	...	...	...	...
Mount Wendon	549 9 0	16 4 7	...	565 13 7	...	...	...	...	450 0 0	...	...	...	...	...	...	...	...	...
Naseby	1,303 13 10	...	...	1,303 13 10	...	950 0 0	...	...	...	...	...	...	...	...	...	...	115 13 7	...
Oamaru	934 0 9	471 8 2	...	1,405 8 11	...	600 0 0	...	...	100 0 0	...	642 19 10	...	...	...	...	...	351 14 4	1 19 6
Prince of Wales	661 11 4	...	...	661 11 4	...	550 0 0	...	...	...	...	...	...	...	...	...	...	48 2 1	...
Roxburgh	402 2 10	39 18 8½	...	442 1 6½	...	330 0 0	...	...	...	...	...	...	...	...	...	...	14 4 0	96 1 9
Tuapeka Pioneer	647 13 1	62 2 8	...	709 15 9	...	650 0 0	...	...	...	...	...	...	...	...	...	...	...	79 1 6½
Waipori	373 10 7	15 6 6	...	388 17 1	...	...	...	...	350 0 0	...	...	...	...	...	...	...	...	35 3 0
Waitahuna	734 15 4½	...	...	734 15 4½	...	550 0 0	...	...	...	...	...	...	...	...	...	...	...	12 15 8
Total of District	16,305 17 11½	3,013 12 10½	321 5 0	19,640 15 10	41 9 8	<													

TABLE IV.—Showing the FUNDS, DEBTS, and ASSETS at the close of the Year 1877 of all FRIENDLY SOCIETIES included in Table I.—*continued.*

NAME OF SOCIETY.	FUNDS.				DEBTS OUTSTANDING (as per Returns).	ASSETS.													
	Sick and Funeral Fund.	Management Fund.	Other Funds.	Total Funds.		Mortgages on Real Property.	Corporation Debentures.	Private Savings Banks.	Deposits in Banks at Interest.	Shares and Deposits in Building Societies, &c.	Land and Buildings.	Other Property.	Loans to Members.	Amounts Due to Society.	Miscellaneous.	Cash in Post Office Savings Bank.	Current Accounts in Banks.	Cash in hand.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS—contd.																			
<i>Invercargill District—</i>																			
Shamrock, Rose, and Thistle Lodge ...	2,973 17 6	134 3 7	43 12 3	3,151 13 4	6 17 1	1,890 0 0	...	...	43 12 3	...	556 19 2	59 19 6	...	14 5 0	...	...	578 7 8	15 6 10
Sons of Perseverance " ...	1,001 3 0	111 6 3	...	1,112 9 3	...	...	...	...	...	291 16 8	700 0 0	96 15 0	...	...	...	413 5 0	23 17 7	9 18 8
St. George " ...	1,246 2 2	31 1 0	11 0 6	1,288 3 8	...	865 0 0	...	...	...	...	...	...	...	...	...	...	...	...
Total of District ...	5,221 2 8	276 10 10	54 12 9	5,552 6 3	6 17 1	2,755 0 0	...	...	43 12 3	291 16 8	1,256 19 2	156 14 6	...	14 5 0	...	413 5 0	602 5 3	25 5 6
Total of Order ...	64,258 19 2	5,040 4 11	375 17 9	69,675 1 11	3,486 9 8	25,935 0 0	2,323 10 0	622 6 5	6,123 0 10	1,154 5 10	25,607 13 3	699 9 10	414 18 10	318 10 7	990 0 0	3,996 19 11	4,015 6 11	960 9 1	
INDEPENDENT ORDER OF ODD FELLOWS.																			
Leith Lodge ...	614 13 8	180 1 11	47 10 1	842 5 8	778 12 6	...	...	...	...	...	1,485 16 4	82 15 6	...	17 8 4	...	...	...	34 18 0
ANCIENT ORDER OF FORESTERS.																			
<i>Auckland District—</i>																			
Court City of Auckland ...	2,031 4 0	147 15 4	...	2,178 19 4	...	...	...	583 14 1	1,500 0 0	...	...	69 2 2	...	...	...	...	...	26 3 1
<i>Wellington District—</i>																			
Court Blenheim ...	682 18 6	191 2 0	1 14 9	875 15 3	...	530 0 0	...	...	...	...	...	56 11 0	...	...	273 3 4	16 0 11	...	...
" Loyal Enterprise ...	339 15 6	12 7 7	...	352 3 2	...	...	...	...	...	...	234 0 0	...	40 0 0	2 15 0	71 15 1	3 13 1	...	...
" Sir George Grey ...	3,308 6 10	109 16 0	26 18 0	3,445 0 10	5 16 0	40 0 0	...	...	...	333 8 4	3,000 0 0	50 10 6	...	...	26 18 0	...	...	...
" Wairarapa ...	560 2 2	215 2 1	...	775 4 3	...	...	...	...	130 0 0	...	455 3 10	85 0 0	50 0 0	5 8 0	...	...	49 12 5	...
Total of District ...	4,891 3 0	528 7 8	28 12 9	5,448 3 6	5 16 0	570 0 0	...	...	130 0 0	333 8 4	3,689 3 10	192 1 6	90 0 0	8 3 0	...	371 16 5	69 6 5	...
<i>Nelson District—</i>																			
Court Concord ...	354 10 3	121 16 1	...	476 6 4	...	...	250 0 0	...	50 0 0	...	...	...	...	...	...	...	176 6 4	...
" Patea ...	170 16 0	7 17 7	...	178 13 8	...	100 0 0	...	...	...	40 0 0	...	...	...	...	...	220 0 0	18 4 2	20 9 6
" Perseverance ...	284 8 4	61 11 3	...	345 19 7	...	...	...	...	80 0 0	...	...	...	...	...	...	...	...	45 19 7
" Pride of the Forest ...	301 5 1	76 17 9	...	378 2 10	...	80 0 0	...	...	200 0 0	...	...	...	...	...	...	...	98 2 10	...
" Robin Hood ...	2,046 2 9	105 3 0	...	2,151 5 9	1 12 6	745 0 0	200 0 0	...	650 0 0	...	...	...	...	...	...	...	157 18 3	...
" Sherwood Forest ...	90 5 1	26 7 7	...	116 12 8	...	...	...	...	...	...	...	...	...	...	...	...	116 0 4	0 12 4
" Unity ...	103 17 5	33 12 6	...	137 9 11	...	...	...	...	...	...	...	...	...	...	...	...	137 9 11	...
" Waireka ...	489 12 0	32 9 4	...	522 1 4	...	400 1 8	...	...	...	...	...	...	...	...	75 14 1	...	...	46 5 7
Total of District ...	3,840 16 11	465 15 1	...	4,306 12 1	1 12 6	1,325 1 8	450 0 0	...	980 0 0	40 0 0	...	...	...	...	400 0 0	295 14 1	704 1 10	113 7 0
<i>United Westland District—</i>																			
Court Waimea ...	123 6 11	2 16 6	...	126 3 6	120 0 0	6 3 6
<i>United Otago District—</i>																			
Court Enterprise ...	801 7 7	320 9 4	...	1,121 16 11	...	935 0 0	184 2 6	2 14 5
" Havelock ...	116 3 10	109 15 9	...	225 19 8	...	...	...	...	125 0 0	...	96 17 10	...	...	...	...	...	3 11 1	0 10 9
" Pride of Dunedin ...	2,218 19 11	791 15 3	...	3,010 15 3	...	2,890 0 0	...	...	...	...	...	...	...	...	13 4 1	...	45 13 10	61 17 4
" Pride of Oamaru ...	58 12 9	41 12 11	...	100 5 8	...	100 0 0	...	...	...	...	...	...	...	...	...	...	0 5 8	...
" Pride of the Leith ...	293 1 1	120 19 4	...	414 0 5	...	300 0 0	...	...	...	...	...	...	...	...	54 17 2	...	56 8 2	2 15 1
" Royal Oak of Kawarau ...	131 6 2	91 17 3	...	223 3 5	...	...	...	...	220 0 0	...	...	...	...	...	...	...	...	3 3 5
" Star of the Dunstan ...	151 18 5	59 6 4	...	211 4 9	...	...	...	...	...	...	...	100 0 0	...	50 0 0	...	...	60 13 3	0 11 6
" Star of Tuapeka ...	241 9 0	70 10 10	...	311 19 11	...	200 0 0	...	...	...	...	...	...	...	...	50 0 0	...	61 19 11	...
Total of District ...	4,012 18 11	1,606 7 2	...	5,619 6 1	...	4,425 0 0	...	...	345 0 0	...	96 17 10	...	100 0 0	...	50 0 0	118 1 3	412 14 6	71 12 6
<i>Unaffiliated Courts—</i>																			
Court Coromandel ...	336 8 3	336 8 3	319 1 1	17 7 2
" Southern Cross ...	3,034 2 5	90 9 6	...	3,124 11 11	...	...	...	...	100 0 0	...	2,889 10 0	...	...	120 0 0	12 11 11	...	...	2 10 0
Total of Order ...	18,270 0 7	2,841 11 4	28 12 9	21,140 4 8	7 8 6	6,320 1 8	450 0 0	583 14 1	3,494 1 1	373 8 4	6,675 11 8	261 3 8	190 0 0	128 3 0	462 11 11	785 11 9	1,188 12 9	234 13 3	
ANCIENT ORDER OF SHEPHERDS.																			
Sanctuary Sir George Grey ...	94 16 7	17 7 2	...	112 3 9	0 15 0	...	...	...	...	...	...	27 3 9	...	...	...	82 1 3	...	3 13 9
INDEPENDENT ORDER OF RECHABITES.																			
<i>New Zealand District—</i>																			
Star of Hauraki Tent ...	361 19 0	19 12 8	18 3 9	399 15 5	52 16 9	...	...	...	350 0 0	...	...	...	...	...	...	102 12 2	...	...
<i>Albert District—</i>																			
Star of Hope Tent ...	79 2 4	38 10 3	...	117 12 7	...	...	...	...	...	...	...	...	...	...	...	117 12 7	...	...
Total of Order ...	441 1 4	58 2 11	18 3 9	517 8 0	52 16 9	...	...	...	350 0 0	...	...	...	...	...	...	220 4 9	...	...
BOYS AND DAUGHTERS OF TEMPERANCE.																			
Antidote Division ...	720 6 7	...	1 6 0	721 12 7	3 11 10	625 0 0	...	...	...	...	...	17 0 11	...	...	...	...	83 3 6	...
HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.																			
Charleston Branch ...	168 17 8	12 12 10	...	181 10 6	...	...	...	...	130 0 0	...	...	...	...	...	...	...	51 10 6	...
Grahamstown " ...	452 2 3	306 3 8	...	758 5 11	...	...	...	...	318 10 11	...	200 0 0	†200 0 0	...	...	0 1 1	36 17 8	2 16 3	
Hokitika " ...	147 9 1	...	...	147 9 1	...	...	...	...	143 17 6	...	...	...	...	3 11 7	...	...	...	...
St. Joseph's " ...	234 0 0	...	22 13 6	256 13 6	...	200 0 0	...	...	...	...	...	...	...	...	...	...	56 13 6	...
Waimea " ...	330 2 4	...	3 17 0	333 19 4	...	...	...	...	140 0 0	...	79 12 9	...	...	...	...	...	114 6 7	...
Total of Order ...	1,332 11 4	318 16 6	26 10 6	1,677 18 4	...	200 0 0	...	...	732 8 5	...	279 12 9	200 0 0	...	3 11 7	...	0 1 1	259 8 3	2 16 3
MISCELLANEOUS SOCIETIES.																			
Central Volunteer Fire Brigade Sick and Accident Fund ...	135 6 6	...	...	135 6 6	...	...	...	...	...	...	...	...	100 0 0	...	...	...	35 6 6	...
Kao and Wangaroa Friendly Society ...	121 16 9	...	...	121 16 9	...	...	...	...	94 13 0	...	...	...	...	...	...	...	...	27 3 9
New Plymouth Friendly Society ...	2,840 4 8	56 19 10	...	2,897 4 7	...	2,703 14 0	...	...	...	...	...	...	...	...	136 14 0	...	...	56 16 7
Primitive Methodist Mutual Aid Society, No. 1, of New Zealand ...	34 18 2	1 8 0	...	36 6 2	...	...	...	...	...	...	...	...	...	...	36 6 2	...	...	...
Total of all the Societies ...	88,864 15 5	8,514 12 8	498 0 10	97,877 9 0	4,329 14 3	35,783 15 8	2,773 10 0	1,206 0 6	10,794 3 4	1,527 14 2	34,048 14 0	1,287 13 8	604 18 10	567 13 6	1,452 11 11	5,257 18 11	5,581 18 0	1,320 10 8	

* Colonial Government Securities.

† Musical instruments, furniture, regalia, &c.

TABLE V.—SHOWING THE RECEIPTS, EXPENDITURE, &c., FOR THE YEAR 1877, OF THE FUNERAL FUNDS UNDER THE CONTROL OF ALL CENTRAL BODIES OF REGISTERED FRIENDLY SOCIETIES FROM WHICH SATISFACTORY ANNUAL RETURNS WERE OBTAINED.

NAME OF SOCIETY.	No. of Branches.	No. of Members on 31st Dec., 1877.	Levies upon Branches.		Interest.		Other Receipts.		Sums at Death		Other Payments.		Amount of Fund on 1st Jan., 1877.		Amount of Fund on 31st Dec., 1877.		
			£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS:—																	
Auckland District	14	1,150	380	1 6	128	16 8	...	...	180	0 0	60	0 0	...	2,187	12 0	2,406	10 2
New Plymouth	3	200	10	4 0	2	10 0	...	...	15	0 0	...	...	...	59	8 7	57	2 7
Wellington	15	1,242	88	0 2	...	...	...	...	45	0 0	30	0 0	6 12 6	61	19 8	68	7 4
Marlborough	2	162	...	...	...	...	...	...	...	...	...	...	...	16	3 7	16	3 7
Nelson	5	582	178	4 0	...	...	...	...	162	0 0	48	0 0	...	114	17 4	83	1 4
North Westland	3	290	86	9 0	...	...	...	...	72	0 0	12	0 0	...	13	15 1	16	4 1
Hokitika	6	513	114	0 0	...	...	...	...	80	0 0	10	0 0	...	32	3 6½	116	3 6½
North Canterbury	18	...	208	18 6	3	2 0	...	...	120	0 0	40	0 0	*125 5 0	161	15 3	88	10 9
Lyttelton	7	...	60	0 7	...	...	...	...	40	0 0	20	0 0	†3 3 6	...	...	0	0 7
Otago	23	1,696	286	9 6	...	...	...	...	140	0 0	70	0 0	...	183	4 4	206	10 4
Invercargill	4	...	134	5 6	...	...	147 8 8	...	100	0 0	10	0 0	...	87	8 3	159	2 5
Total of Order	100	...	1,446	12 9	184	8 8	47 8 8	...	954	0 0	300	0 0	135 1 0	2,978	7 7½	3,217	16 8½
INDEPENDENT ORDER OF ODD FELLOWS																	
Total of Order	17	...	251	4 1	65	7 0	£75 14 0	...	80	0 0	15	0 0	...	750	9 10	1,047	14 11
ANCIENT ORDER OF FORESTERS:—																	
Auckland District	7	...	128	14 0	11	11 7	|| 19 0 6	...	60	0 0	10	0 0	...	242	18 3	332	4 4
Wellington	18	...	302	7 0	...	...	...	...	100	0 0	15	0 0	...	187	18 2	375	5 2
Nelson	13	729	48	6 9	4	0 0	...	...	105	0 0	50	0 0	...	280	15 7	128	2 4
Total of Order	38	...	479	7 9	15	11 7	19 0 6	...	265	0 0	75	0 0	...	661	12 0	835	11 10
INDEPENDENT ORDER OF BROTHERS:—																	
New Zealand Central District	21	682	...	...	22	1 10	¶196 16 9	...	60	0 0	...	...	...	606	14 11	704	13 6
Total of all the Societies	176	...	2,177	4 7	237	9 1	277 19 11	...	1,359	0 0	390	0 0	135 1 0	4,997	4 4½	5,805	16 11½

* Funeral levies refunded to Lodges.
 † Levy to Unity Sick and Funeral Fund.
 ‡ Repaid from Management Fund.
 § Transferred from Management Fund.
 ¶ Registration and Clearance Fees.
 †† Funeral Entrance Fees.

TABLE VI.—SHOWING the RECEIPTS, EXPENDITURE, &c., for the Year 1877, of the MANAGEMENT FUNDS under the Control of all Central Bodies of Registered Friendly Societies included in Table V.

NAME OF SOCIETY.	No. of Branches.	No. of Members on 31st Dec. 1877.	Levies upon Branches.		Other Receipts.	Salaries.	Fees.	Rent.	Printing, Stationery, and Postage.	Other Payments.	Amount of Fund on 1st Jan., 1877.		Amount of Fund on 31st Dec., 1877.					
			£	s. d.							£	s. d.	£	s. d.	£	s. d.		
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS:—																		
Auckland District	14	1,150	224	0 9	...	47	10 0	17	1 0	66	8 11	57	11 11	22	5 7			
New Plymouth	3	200	31	5 10	0	5 0	10	0 0	18	11 11	29	5 8½	17	4 7½				
Wellington	15	1,242	49	9 8	43	11 0	25	0 0	8	17 3	40	17 2	42	9 1				
Mariborough	2	162	6	7 0	0	12 0	9	3 0	25	1 6	27	5 6	...	...		
Nelson	5	582	54	16 0	4	0 0	25	0 0	12	0 1	38	7 2	88	15 7				
North Westland	3	290	13	17 0	29	3 9	17	0 0	8	5 9	26	10 2	54	7 4				
Hokitika	...	518	91	4 0	42	11 8	46	2 0	31	0 10	60	14 10	39	11 9½				
North Canterbury	18	...	216	7 5	185	16 6	57	0 0	34	0 4	199	17 1	111	16 4				
Lyttelton	7	...	40	16 0	75	2 5	20	0 0	23	5 0	41	10 0	36	2 7				
Otago	23	1,596	78	16 6	1	1 0	80	0 0	31	3 2	17	1 4	185	1 5				
Invercargill	4	...	43	4 0	55	3 0	10	0 0	13	0 1	66	13 1	...	...		
Total of Order	100	...	850	4 2	487	6 4	346	15 0	97	8 0	271	14 10	670	16 1	551	8 1		
INDEPENDENT ORDER OF ODD FELLOWS																		
Total of Order	17	...	104	18 0	...	15	0 0	6	0 0	18	15 3	122	9 0	107	6 3	50	0 0	
ANCIENT ORDER OF FORESTERS:—																		
Auckland District	7	...	28	8 5	42	16 4	15	0 0	0	15 0	11	10 5	28	12 2½	30	7 10½	10	19 6
Wellington	18	...	128	7 9	132	3 2	41	16 6	7	10 0	19	13 4	212	12 9	71	6 4	57	14 8
Nelson	13	729	116	13 9	...	25	0 0	1	7 6	20	19 7	41	8 5	0	14 9	21	3 0	...
Total of Order	38	...	273	9 11	174	19 6	81	16 6	8	5 0	52	3 4	282	13 4½	102	8 11½	89	17 2
INDEPENDENT ORDER OF RECHABITES:—																		
New Zealand Central District	21	682	114	4 1½	152	0 10	40	0 0	1	0 0	32	15 10	127	17 0	24	15 3½	87	7 5
Total of all the Societies	176	...	1,342	16 2½	764	6 8	483	11 6	112	13 0	375	9 3	1,163	4 2½	905	6 7	778	12 8

