

"6. Besides acute sickness, involving temporary incapacity for work, members contract for allowances in *chronic* sickness. What view do you take of this latter risk, considered in its bearing on the funds of a society?"

7. On what principles would you deal with a surplus disclosed by the valuation?"

The Registrar has to acknowledge with thanks the receipt of a donation from Mr. William Nosworthy, the secretary of Court Blenheim of the Ancient Order of Foresters, of a set of exceedingly valuable tables, computed by himself on the basis of the Manchester Unity Experience of 1866-70 and of a rate of interest of  $4\frac{1}{2}$  per cent. It may be considered desirable to publish them for general information in a future report.

#### VI.—ON THE MEASURE OF IMPROVEMENT IN THE PREMIUMS CHARGED BY FRIENDLY SOCIETIES SINCE THE ORGANIZATION OF THE REGISTRY OFFICE.

Considering the magnitude of the operations of the friendly societies in this colony, receiving contributions from over 20,000 members, it is a matter of the greatest import to the State that the contributions by members of these societies should be adequate to meet the promised benefits; as a failure to do so would involve much misery, especially among the aged members who are depending on their sick-pay in case of infirmity and inability to work, and would impose upon the State or upon society the additional duty of supporting these aged people. It will therefore be interesting to note the measure of improvement that has taken place in the premiums charged by these societies since the organization of this office.

When "The Friendly Societies Act, 1877," was passed there were, so far as known, only three or four branches of societies in the colony (the Perseverance Division of the Sons and Daughters of Temperance, Christchurch, and two or three lodges of the Manchester Unity, in the Provincial District of Canterbury) which charged premiums adequate to the benefits guaranteed. There were then about 250 branches of societies, with an aggregate membership of about 20,000 persons. Since that time the number of branches in existence has increased to 314, although only about one-half of them are registered, besides, possibly, others the existence of which is not known in this office.

Of these, the following have adopted rates which are equal to or slightly in excess of the rates recommended by the Actuary of the department:—

<i>Manchester Unity of Odd Fellows.</i>						
Hawke's Bay District	...	...	...	...	...	8 lodges.
Wellington District*	...	...	...	...	...	12 "
North Westland District	...	...	...	...	...	3 "
Volunteer Lodge, I.O.O.F., M.U., Sydenham	...	...	...	...	...	1 "
<i>Independent Order of Odd Fellows (American)</i>	...	...	...	...	...	21 "
<i>Ancient Order of Foresters.</i>						
Auckland District	...	...	...	...	...	7 courts.
Total	...	...	...	...	...	52 branches.

Besides this, there has been a considerable improvement in the rates of contribution of other branches, even although the standard recommended by the Actuary may not have been attained. This improvement has usually taken the form of the substitution of a graduated scale of contributions for a contribution uniform for entrants at all ages. In other cases the improvement has arisen by ceasing to charge the Sick and Funeral Fund with medical expenses as a liability. A list of those branches known to have effected either of these improvements is appended.

<i>Manchester Unity of Odd Fellows.</i>						
Hokitika District	...	...	...	...	...	6 lodges.
Lyttelton District	...	...	...	...	...	9 "
Otago District	...	†	...	...	...	24 "
Invercargill District	...	...	...	...	...	4 "
<i>Ancient Order of Foresters.</i>						
Court Queen of the Isles	...	...	...	...	...	1 court.
Otago District	...	...	...	...	...	20 courts.
<i>Ancient Order of Shepherds.</i>						
Sanctuary Sir George Grey	...	...	...	...	...	1 sanctuary.
<i>Independent Order of Rechabites.</i>						
New Zealand Central District†	...	...	...	...	...	31 tents.
<i>Sons and Daughters of Temperance.</i>						
Antidote Division	...	...	...	...	...	1 division.
Total	...	...	...	...	...	97 branches.

\* Optional with old lodges, but compulsory with newly-established lodges.

† In the case of this district the change has not actually been effected, but the motion for adopting the new scale has been passed at the district meeting. This district would probably have adopted the Actuary's scale pure and simple had it not been for the competition of the Sons of Temperance. At the district meeting of 1879, at which the Actuary in person advocated his scale, its adoption was voted *nem. con.*; but, through a technical flaw, the question had to be postponed twelve months, and in the interim the competition of the Sons of Temperance led to the decision in favour of a scale lower than the Actuary's, though in some respects more satisfactory than the one previously in operation.