

Neison's; but it is precisely here that mine are deduced from far too small a number of facts to be of any value for purposes of comparison. The average sickness per annum to each member (Column 5) is in my table higher than the corresponding English average for ages under 20, between 50 and 55, and over 60; but lower for ages between 20 and 50—*i.e.*, throughout the most valuable part of the table—and between 55 and 60. The average sickness per annum to each member actually sick (Column 6) is higher in New Zealand than in England for all ages under 45, between 50 and 55, and over 60; but lower between 45 and 50, and between 55 and 60. Lastly, the number of weeks' sickness to each death is smaller here than in England for all ages under 50, except the age period 35–40, and larger for all the higher ages.

These comparisons between the New Zealand results and those obtained in England are elucidated in the following table :

Ages.	Percentage of Members Sick during a Year.		Average No. of Weeks' Sickness per Annum to each Person.			Average No. of Weeks' Sickness per Annum to each Person actually Sick.		Average No. of Weeks' Sickness to each Death.	
	New Zealand.	England (Neison).*	New Zealand.	England.		New Zealand.	England (Neison).*	New Zealand.	England (Neison).*
				(Neison.)	(Ratcliffe.)				
Under 20 ...	[19'1]	22'1	[0'87]	0'83	0'67	[4'55]	3'59	[70'14]	125'60
20 to 25 ...	12'2	22'0	0'52	0'85	0'74	4'29	3'85	108'66	126'13
25 " 30 ...	12'0	21'7	0'57	0'80	0'81	4'74	4'19	78'42	126'00
30 " 35 ...	13'8	21'0	0'74	0'95	0'93	5'35	4'36	104'52	115'94
35 " 40 ...	14'7	21'5	0'98	1'50	1'06	6'68	4'95	134'72	121'57
40 " 45 ...	15'3	23'0	1'20	1'45	1'28	7'82	5'94	102'14	131'15
45 " 50 ...	[14'1]	24'6	[0'86]	1'65	1'67	[6'13]	6'86	[131'86]	132'71
50 " 55 ...	[21'4]	27'6	[2'68]	2'22	2'22	[12'50]	8'51	[137'46]	136'38
55 " 60 ...	[28'8]	30'2	[2'76]	3'14	3'15	[9'58]	10'93	[172'43]	150'22
60 " 65 ...	[38'4]	35'6	[9'32]	5'19	4'81	[24'28]	15'20	[230'64]	176'38
65 " 70 ...	[74'1]	46'8	[26'35]	10'07	7'56	[35'57]	24'22	[355'71]	252'30
70 and over...	[94'1]	58'4†	[39'23]	16'97†	12'10†	[41'68]	32'63†	No deaths.	268'97†

\* Strictly speaking these are for the age-periods 16 and under 21, 21 and under 26, &c. † In passing from age 72 to age 73. ‡ For age-period, 71–75.

On the whole it may be said that the portions of the New Zealand experience which, being founded on a considerable body of facts, are the most reliable, show less sickness than the English experience, and (still more decidedly) a smaller percentage of sick members, but a longer average sickness amongst those who are actually sick. A little reflection will show that these are precisely the phenomena that might have been expected to present themselves if, as I have pointed out, a considerable number of members in our societies have, especially in cases of *short* illness, forborne to claim sick pay This subject will be further elucidated by the following data relative to protracted sickness :—

Ages.	No. of Years of Life under Observation.	Continued Sickness after Six Months' Continuous Sickness.			Continued Sickness after Twelve Months' Continuous Sickness.		
		No. of Weeks' Experienced.	Average No. of Weeks per annum to each Member.		No. of Weeks' Experienced.	Average No. of Weeks per annum to each Member.	
			New Zealand.	England.		New Zealand.	England.
Under 20 ...	806'0	61'4	[0'08]	0'03	25'6	[0'03]	0'00
20 and under 25 ...	2,997'5	167'1	0'06	0'06	116'3	0'04	0'02
25 " 30 ...	3,723'5	250'0	0'07	0'10	118'5	0'03	0'05
30 " 35 ...	5,664'0	580'6	0'10	0'15	278'5	0'05	0'09
35 " 40 ...	4,942'0	1,693'5	0'34	0'21	1,195'4	0'24	0'13
40 " 45 ...	2,640'0	1,492'1	0'53	0'32	1,158'3	0'44	0'20
45 " 50 ...	917'5	166'1	[0'18]	0'53	121'1	[0'13]	0'36
50 " 55 ...	205'5	307'6	[1'50]	0'81	280'0	[1'36]	0'56
55 " 60 ...	62'5	97'4	[1'56]	1'33	71'3	[1'14]	0'95
60 " 65 ...	49'5	355'2	[7'18]	2'40	317'0	[6'40]	1'78
65 " 70 ...	13'5	330'2	[24'47]	4'32	313'0	[23'19]	3'25
70 and upwards ...	8'5	313'0	[36'82]	8'19*	313'0	[36'82]	6'52*
Unspecified ...	147'0	Nil	Nil	...	Nil	Nil	...
Totals ...	22,087'0	5,725'4	0'26	...	4,309'2	0'20	...

\* In passing from age 72 to age 73.

Confining our attention to those portions of the table which are founded on a considerable body of facts—namely, the portions relating to members between 20 and 45 years of age—we see that the superiority shown by New Zealand societies in regard to the total sickness of all durations is not maintained in the matter of protracted sickness. From 20 to 35 the New Zealand societies experienced considerably less protracted sickness, in proportion to their numbers, than the Manchester Unity of Odd Fellows in England; but from 35 to 45 they experienced very much more. It is evident also that, according to this table, 1,000 New Zealand members would experience a greater total amount of protracted sickness in passing from age 20 to 45 than 1,000 of their English brethren, in the proportion of 110 to 84.\* Whether these results are due to the accidental features presented by what is, in

\* Assuming, for the sake of simplicity, that the figures relating to the English society are the averages for the whole of each quinquennial age-group, instead of being the averages for the *middle year* of each group.