

The total receipts of the Sick and Funeral Funds were £30,464 7s. 11d., or, on an average, £2 5s. 10d. per member. The total payments out of the funds were £17,073 18s. 8d., being an average of £1 5s. 8d. per member. The expenditure, therefore, was 56 per cent. of the receipts. It was, however, nearly equal to the receipts through contributions alone, and the average expenditure was greater than the average contribution obtained by the Druids, who, notwithstanding, promise benefits which are at least equal to those of most other societies. The excess of receipts over expenditure, taking one society with another, was therefore almost entirely derived from the interest on the accumulated funds.

At the end of the year the amount of Benefit Funds per member varied from a minimum of 7s. 1d., (Enterprise Lodge of the United Ancient Order of Druids) to a maximum of £30 9s. (Ross Lodge, Hokitika District, M.U.). The general average was £10 15s. 3d., a very slight increase upon that of the previous year. The following table shows the numbers of lodges, &c., whose average Benefit Funds per member lay within indicated limits on the 31st December, 1880:—

Number of lodges, &c.	1	2	9	17	26	36	29	10	8
	£	£	£	£	£	£	£	£	£
Above	30	25	20	15	10	5	2	1	...
Less than	...	30	25	20	15	10	5	2	1

The average ages of the various lodges, &c., together with the respective values (within indicated limits) of their Benefit Funds per member, are as follow:—

	£	£	£	£	£	£	£	£	£
Above	30	25	20	15	10	5	2	1	...
Less than	...	30	25	20	15	10	5	2	1
	yr. m.	yr. m.	yr. m.	yr. m.	yr. m.	yr. m.	yr. m.	yr. m.	yr. m.
Average age	13 11	23 6	17 10	16 8	19 4	12 7	7 8	3 7	1 7

Table V. deals with the Medical and Management Expenses Funds. The total amount of expenditure from these funds was £24,195 10s. 9d., which was distributed as follows:—

Medical attendance and medicine	...	...	...	£11,762 19 4
Expenses of management (inclusive of levies to central bodies)	...	...	...	8,637 4 10
Other expenditure	...	...	...	3,795 6 7

£24,195 10 9

This gives 17s. 8d. as the average per member for medical attendance, &c., and 13s. for expenses of management. This latter average is almost identical with that of former years. At the same time there has been a continual increase in the average contribution per member to the Management Fund, which in 1877 was £1 4s. 2d.; in 1878, £1 4s. 7d.; in 1879, £1 5s. 8d.; and in 1880, £1 6s. 10d. Of the 11 lodges which, on the 31st December, 1880, comprised upwards of 200 members, the average expenditure per head for medical expenses was 16s. 2d., and for management expenses (including, as above, levies to central bodies), 13s. 4d.

It may be noticed that there are still many lodges whose returns show a debit balance in the Management Fund account, but in many cases the amounts are trifling; and in most of those where they are considerable a reduction of the indebtedness is being gradually effected.

Table VII., which relates to the returns for the year 1881, has been already referred to in connection with the corresponding table for 1880. A few other interesting points of comparison are subjoined.

The total number of deaths of members in those lodges of which the returns are here dealt with was equivalent to 7·36 per 1,000, and the number of deaths of members' wives was equivalent to 3·86 per 1,000 members, as against 6·77 and 3·76 respectively in the year 1880.

The average number of members sick was 13·8 per cent., showing an increase as compared with the corresponding percentages for 1879 (12·7), and 1880 (12·5). The total amount of sickness was 13,477 weeks, giving 0·96 and 6·96 as the average number of weeks' sickness per member and per sick member respectively. Of the 8 oldest established lodges belonging to the Manchester Unity, 7 only appear in Table VII. The percentage of sick members in these lodges (16·9) shows a greater proportionate increase over the sickness experience of the oldest established lodges in 1880 than that of the general average of 1881 over the general average of 1880. It therefore not merely bears out the truth of the remarks which have been made with reference to the figures for the year 1880, but intensifies their force. These 7 lodges show an average sickness per member and per sick member of 1·84 and 10·90 weeks respectively. The sickness experience of all the societies was distributed as follows:—

	First 6 Months.	Second 6 Months.	After 12 Months.
1881	67·5	9·2	23·3
1880	65·1	10·1	24·8

The number of lodges whose sickness experience in 1881 extended beyond the first 6 months was 67 out of a total of 169, as compared with 58 out of 138 in the year 1880; and the number whose sickness experience extended beyond 12 months was 53, as against 44.

The ages of the members (in quinquennial groups), together with the total amounts of the Sick and Funeral Funds, as on the 31st December, 1881, are given in Table VIII. The total value of the Sick and Funeral Funds belonging to 168\* out of 169 lodges is, by this, shown to have been £155,191 18s. 2d. The average, therefore, of the Sick and Funeral Fund per member in these lodges was £11 2s. 4d. The corresponding average for the year 1880 was £10 15s. 3d.; but no exact comparison can be made between these averages, as the tables for the two years do not relate to exactly the same lodges.

\* In the case of one lodge out of the 169 the amount of the Sick and Funeral Fund was not ascertainable.