

by clearance, most whom entered another lodge during the year, and so were included in the admissions) was 2,320; the number of deaths was 147: resulting in a net increase of 749.

The following table contains a statement of the number of lodges, grouped according to magnitude of membership:—

Number of members	Total.	Under 50.	50 to 100.	100 to 150.	150 to 200.	200 to 250.	250 to 300.	300 to 350.	350 to 400.	400 to 450.
Number of lodges	...	281	128	90	34	11	11	2	0	4	1

The average number of members in a lodge was 75·2.

The rate of mortality among members was 7·05 per 1,000; and the rate of mortality among members' wives was 4·57 per 1,000 members.

In Schedule V. (B) the rates of mortality for five consecutive years are given. For members the rate is very constant. The ratio which the number of deaths of wives bears to the total number of members, rather than its relation to the number of married members, has been tabulated, because prior to 1882 there was not sufficient data for the calculation of the rate at per 1,000 wives. A variation in the rate as thus shown might, it is true, be caused by a variation in the proportion of married members; but, as a matter of fact, this proportion changed very slightly during 1883 and 1884, and therefore the increase in the rate of mortality of wives during those years must be regarded as a real one.

The number of members sick during the year was 3,048, or 15·78 per cent. As will be seen in Schedule V. (C), this represents an increase of more than 2 per cent. as compared with the first year of the quinquennium. In the "nine" lodges referred to above the percentage was 19·18.

The total amount of sickness for the year—19,263 weeks 5 days—gives an average of 1·00 weeks per member, and of 6·32 per member sick.

In calculating the percentage of members sick, and the average duration of sickness per member, allowance was made for the fact that, under the rule, which is common to nearly all the societies, whereby members are not entitled to sick-pay until six months after initiation, there is, on an average, no liability in respect of sickness in the year of admission.

The average duration of sickness per member remained nearly constant during the quinquennium, the increase in the percentage of members sick being balanced by a shorter average duration of each attack.

The experience of the "nine" lodges for 1884 was 1·47 weeks per member, and 8·01 weeks per member sick.

The sickness experience for the quinquennium 1880–84 has been classified so that acute attacks may be distinguished from sickness more or less chronic, and in Schedule V. (D) is shown the proportion for each of the periods indicated. The only noticeable feature in this table is the continuous decrease in the "second six months."

In the "nine" lodges the sickness which was experienced during 1884, "beyond the first twelve months," was 42·10 per cent. of the whole, as compared with 23·79 per cent. for all lodges.

In Table III. members are classified according to age and conjugal condition. The percentage of married members was 62·91, as compared with 64·76 and 64·33 in the years 1882 and 1883 respectively.

Members have been grouped in age-periods, and the proportion in each period is to be found in Schedule V. (K), tabulated with the figures for the previous four years. One fact is brought out by the comparison—namely, the constant accession of young members during the years under review.

Table IV. gives under specified heads the receipts and expenditure in connection with the Sick and Funeral Funds, together with the totals of the year's transactions and the values of the funds at the beginning and end of the year.

The contributions to these funds amounted to £27,816 2s. 1d., representing an average of £1 6s. 9d. per member.

In Schedule V. (E) this average for the quinquennium is tabulated, and exhibits very little variation.

The receipts from entrance- and clearance-fees were £1,241 7s. 4d., or 7s. 9d. per member admitted. The continuous decrease of this average during the quinquennium, as shown in Schedule V. (G), is due in some measure to the adoption of graduated scales of contribution, and the consequent reduction of the entrance-fee. It appears also that year by year a somewhat larger share of these fees has been credited to the Management Fund.

The total amount paid as sick-benefits during the year was £15,912 10s. 4d., which is equivalent to 15s. 4d. per member, or £5 4s. 5d. per member sick. This latter average is, of course, in direct ratio to the average duration of each attack; but when the sickness continues beyond the period for which the lodge pays full benefit, the effect which the reduction in the sick-pay has upon the average is to reduce it. These averages for five years are given in Schedule V. (H). For the "nine" lodges they were, in 1884, £1 2s. 4d. and £6 3s. 5d. respectively.

The amount paid during the year for funeral benefits was £3,522 18s. The levies to the Funeral Funds of the central bodies amounted to £4,749 9s. 4d.; the average in those societies which have a District Funeral Fund being 4s. 9d. per member. This average, given for five years in Schedule V. (F), shows a continuous though small increase.

The total receipts credited to the Sick and Funeral Funds were £46,812 14s. 3d., an average of £2 5s. 1d. per member. The total payments were £27,864 5s. 7d., or £1 6s. 11d. per member. The ratio of expenditure to receipts was therefore nearly as 60 to 100. This ratio has been calculated for five years, and the results are given in Schedule V. (L). In the "nine" lodges this ratio for 1884 was nearly as 67 to 100.

Table V. shows the receipts and expenditure of the funds provided to meet the medical and management expenses.