

be raised or the benefit reduced, after valuation, if necessary, on pain of suspension of registry. The Committee are aware that such a plan would be accompanied with considerable difficulties, but they believe these difficulties could be surmounted. Were this plan carried out, and greater powers given to the office of the Registrar of Friendly Societies than it at present possesses in connection with the registration of societies' rules, and with a view to securing an efficient audit, the proper investment of funds, and the protection of benefit funds from any inroads upon them for management expenses, it is believed that registration would be of far greater value to the members of these societies than under the present arrangements. It is desirable also that the facilities for the prosecution by a public authority of societies or officials, especially when fraudulent practices have taken place, should be enlarged. The Committee think the appointment of a Select Committee to inquire into the working of the Friendly Societies Acts might lead to very useful results. The Committee are of opinion that all persons hereafter appointed to the service of the Crown, whether civil or military, whose service at present counts towards pension, should contribute towards that pension by a percentage deducted from salaries or pay. The financial objections to be urged against Canon Blackley's proposals for national insurance do not press with such force against the deferred-annuity part as against the sick-pay part of his scheme. It would appear to be eminently desirable to give every reasonable opportunity and encouragement to young persons to purchase deferred annuities. The present Government system of deferred annuities is capable of very considerable improvement; and, in this direction, the Committee are of opinion that much good might be done. They are, however, disposed to wait for the further development of public opinion which they believe would ensue upon the carrying-out of the recommendations contained above, before advising the adoption of a general obligatory system of superannuated pay. The Committee conclude by recording their sense of the disinterested patience and energy of Canon Blackley, whose proposals, though, in the opinion of the Committee, they appear objectionable in some respects and impracticable in others, contain more valuable suggestions, and seem to be based on more extended knowledge, than any of the other schemes which have been brought under their attention."

• 11. Briefly to review this important question: They who recognise the immense value of the voluntary principle in the friendly-society movement cannot regard with favour any proposal which is calculated to interfere with the successful growth of those organizations wherein spontaneous thrift is the basis of other advantages besides the pecuniary benefits contracted for under their rules; and the exemption from its operation of members of all solvent societies charging a fixed minimum rate of contribution should therefore form part of any scheme of compulsory insurance affecting the masses. Such exemption would, it may be assumed, tend to strengthen the position and extend the usefulness of mutual societies. In regard to a scheme such as that propounded by Canon Blackley, the solution of the actuarial problem and the difficulties of administration would still remain; and, however earnest and however laudable on the part of the philanthropist may be the desire to sweep, if it were possible, poverty from the land with a stroke, the Select Committee might well hesitate to recommend the adoption of a compulsory insurance scheme of *general* application, especially of a scheme providing for a sickness benefit, and admitting of no exemption from its operation.

12. The Superannuation Committee of the I.O.O.F. having made application to be supplied with certain data to enable them to prepare a scheme for the establishment of a Superannuation Fund, the Registrar complied with their request, and attaches to this report (Appendix V.) a table of the annual contributions payable up to age 65, for funeral benefits; for sickness benefits, to cease at age 65; and for an annuity, to commence at age 65. The calculation is based on the M.U.I.O.O.F. experience, 1866-70, and the rate of interest assumed is  $4\frac{1}{2}$  per cent.

13. Information as to the forms kept in the Registry Office for the convenience of societies, and sent free on application, is to be found in Appendix III.

#### REGISTRATION OF SOCIETIES AND BRANCHES.

14. The total number of registrations during the year was 27, distributed as follows: A.O.F., 2 courts; B.U.O.O.F., 1 lodge; H.A.C.B.S., 2 branches; I.O.O.F., 2 lodges; M.U.I.O.O.F., 1 district and 8 lodges; U.A.O.D., 5 lodges; and 6 specially-authorised societies.

Name or Class of Society.	Statement as on the 1st January, 1887.	Statement as on the 31st December, 1887.
M.U.I.O.O.F.* .. ..	13 districts and 121 lodges .. ..	14 districts and 127 lodges.
I.O.O.F. .. ..	1 grand lodge and 22 subordinate lodges .. ..	1 grand lodge and 24 subordinate lodges.
N.I.O.O.F. .. ..	1 district and 2 lodges .. ..	1 district and 2 lodges.
B.U.O.O.F. .. ..	1 district and 3 lodges .. ..	1 district and 4 lodges.
A.O.F. .. ..	7 districts, 89 courts, and 2 widow and orphan funds .. ..	7 districts, 91 courts, and 2 widow and orphan funds.
A.O.S. .. ..	2 sanctuaries .. ..	2 sanctuaries.
U.A.O.D. .. ..	37 lodges .. ..	42 lodges.
L.U.F.B.S. .. ..	1 grand lodge and 1 subordinate lodge .. ..	1 grand lodge and 1 subordinate lodge.
I.O.R. .. ..	2 districts and 38 tents .. ..	2 districts and 38 tents.
S.D.T. .. ..	1 grand division and 9 subordinate divisions .. ..	1 grand division and 9 subordinate divisions.
H.A.C.B.S. .. ..	1 district and 19 branches .. ..	1 district and 19 branches.
P.A.F.S.A. .. ..	1 grand lodge and 12 subordinate lodges .. ..	1 grand lodge and 11 subordinate lodges.
R.E.B.S. .. ..	2 societies .. ..	2 societies.
I.F.S.† .. ..	2 societies .. ..	2 societies.
B.S.‡ .. ..	1 society .. ..	None.
W.M.C. .. ..	9 clubs .. ..	9 clubs.
I.O.G.T. .. ..	1 grand lodge, 111 subordinate lodges, and 2 temples .. ..	1 grand lodge, 53 subordinate lodges, and 2 temples.
I.S.S.§ .. ..	6 societies .. ..	12 societies.

\* For explanation of abbreviations, see page I. specially-authorised societies,

† Isolated friendly societies.

‡ Benevolent societies.

§ Isolated