

“ So long as any reductions are on principles of mutual equality and *affect all members alike* there is little room for uneasiness. But it is idle to ignore the fact that lately there has been quite a scare organised against one particular form of benefit, the quarter or reduced pay in cases of continuous sickness; and an unfortunate desire has been shown in many cases to adjust the inequality between assets and liabilities by reducing or striking off this benefit while leaving others untouched. A very little consideration will show that the immediate effect of this falls with great severity on the older members, frequently a comparatively powerless minority. How far their rights can be allowed to be entirely at the mercy of the majority is a question of policy of the first importance which may come to closely affect the whole principle of affiliation. The system of arbitration affords an appeal from local decisions on comparatively minor matters of dispute, and the frequency with which the branch decisions are reversed as to matters of sickness pay by tribunals of a broader and more independent character goes to show that the branches are by no means infallible in dealing with the rights of the members. Surely, then, it will be necessary for the societies to regulate their powers on some broad principles of equity, where such a vital matter as the continuation or alteration of the benefits promised to a member on joining is involved.”

In the Registrar's opinion sick pay in chronic sickness is the last benefit which ought to be reduced, and in New Zealand 10s. a week may reasonably be regarded as the minimum. If members are not willing to contribute sufficient in order to provide a higher rate of sickness benefit than this for temporary illness, it would be better to have a uniform rate of sick pay rather than dole out a miserable pittance to those members whose need and suffering are the greatest.

4. “ Fifty Years of Friendly-society Progress ” is the subject of a series of papers by the Rev. J. Frome-Wilkinson in the *Odd-Fellows' Magazine*. The following are the words in which he concludes his review of the affiliated orders:

“ To sum up the leading features in fifty years of reform is all that space will allow of. Its characters are written in the history of the gradual introduction and growth of financial principles and better government. In the financial department, valuation must stand first because of the lessons it has taught and because of other improvements it showed the need for and directed the way to, such as graduation and the formation of funeral funds on equitable principles; while underlying all progress must, of course, be placed the maxim that the benefits promised by the society should not exceed those which the contributions paid for them can legitimately and with safety carry. In the history also of graduation we have the slaying of the most terrible enemy to a sound financial condition that has ever warred against the efficiency of the friendly-society system—the charge of a uniform contribution to members *at all ages of entry*. To be rid of such a fell disease is like the ejection of an undermining and life-destroying consumption preying upon the vitals till the outwardly fair (to the eyes of the casual observer) fabric falls in hopeless ruins. Significant, too, in its warning is the absolute failure of heavy extra fees for members joining at higher ages to check this evil. The fate that has overtaken the application of the supposed remedy should admonish members that no quack pseudo-scientific methods of treatment will do aught but increase rather than alleviate the condition of the patient. . . . Friendly-society institutions are rapidly arriving at a crisis in their history when progress will be sadly checked or still firmer ground attained. Societies are beginning to understand that almost continuous sick pay to old and past-work members means a drain on the funds such as has never been paid for. Their case is like that of a city whose water-supply is proving to be insufficient for increased and increasing demands for which provision had never been made. There is only one remedy in either case, the increase of supplies. The funds of no society will stand continuous sick pay. The first society that popularises a sound scheme of superannuation and educates its younger present members and all future initiants to take shares in it will be the premier friendly society of the future, will never capitulate to the attacks of want and pauperism, but will provide a shelter to the end against the ills industrial life is heir to.”

5. In Appendix I. is shown, in a graphic table, the percentage of members sick during 1887 in lodges comprising 100 members and upwards, calculated for each order; also the highest and lowest percentages occurring in any one lodge. In most of the orders the number of lodges represented is too small to afford even an approximation to a standard value, and the very wide divergence between the highest and the lowest experience proves the worthlessness of averages except when large numbers are under review.

6. A similar fluctuation is noticeable in the table of the average duration of sickness per member contained in the same appendix.

7. The average experience of the total of all the lodges included in these tables exceeds that of the total of all that are included in the compilation of the New Zealand statistics for the decade 1873–82 in each particular, as appears from the following tabulation.

	Year or Period.	Percentage of Members sick.	Average Duration of Sickness per Member at Risk.	Average Duration of Sickness per Member sick.
Societies comprising 100 members and upwards ..	1887	17.48	1.29	7.37
Total of New Zealand societies .. ..	1873–82	14.19	0.95	6.72

8. 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 VI.