

APPENDIX I.
PERCENTAGES and AVERAGES deduced from the Statistics of New Zealand Friendly Societies for the Years 1881-1895.

Description of Percentage or Average.	Years.										
	1881-85.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.
Mortality of members (rate per 1,000 members)	7.23	6.91	6.66	6.35	6.44	5.60	6.87	6.38	6.86	7.53	6.52
" wives	4.18	5.14	4.29	4.34	3.44	3.29	3.78	3.33	3.65	3.65	3.54
Funeral benefits, average per member	3s. 4d.	3s. 9d.	3s. 5d.	3s. 4d.	3s. 5d.	2s. 11d.	3s. 6d.	3s. 1d.	3s. 6d.	3s. 8d.	3s. 8d.
Sick members, percentage of	14.37	15.46	16.03	16.11	15.81	19.24	19.06	19.96	19.84	21.45	17.93
Sickness (weeks) average per member	0.93	1.04	1.05	1.14	1.14	1.20	1.23	1.33	1.31	1.41	1.34
" sick	6.51	6.69	6.52	7.06	7.29	6.25	6.44	6.65	6.61	6.55	7.49
" death of member	129.31	149.72	156.89	179.24	179.09	214.58	178.78	208.09	191.09	186.59	205.89
Contribution to Sick and Funeral Fund, average per member	£1.35	£1.33	£1.34	£1.36	£1.35	£1.34	£1.41	£1.41	£1.41	£1.40	£1.39
Sickness benefit, average per member	15s. 3d.	17s. 0d.	16s. 9d.	18s.	18s.	18s. 11d.	19s. 7d.	20s. 10d.	20s. 5d.	22s.	21s. 4d.
" sick	£5.32	£5.50	£5.22	£5.59	£5.68	£4.93	£5.08	£5.22	£5.14	£5.13	£5.66
Ratio to total sickness (per cent.) of—											
1. Sickness experienced during first six months	67.65	67.38	67.00	64.13	61.40	63.92	64.34	64.53	64.57	65.27	61.77
2. " " during second six months	7.44	8.36	6.88	8.20	9.20	7.36	7.57	7.82	6.81	7.67	7.88
3. " " after twelve months	24.91	24.26	26.12	27.67	29.40	28.72	28.09	27.65	28.62	27.06	30.35
Contribution* to Medical and Management Fund, average per member	£1.38	£1.38	£1.38	£1.38	£1.32	£1.35	£1.37	£1.37	£1.36	£1.37	£1.38
Medical expenses, average per member	18s. 11d.	18s. 7d.	19s.	18s. 11d.	18s. 3d.	19s. 1d.	19s. 1d.	19s. 2d.	19s.	18s. 11d.	19s.
Management expenses,† average per member	11s. 2d.	10s. 5d.	10s. 8d.	10s. 3d.	10s. 4d.	10s. 1d.	10s.	10s. 2d.	9s. 10d.	9s. 11d.	9s. 10d.
Ratio to total assets (per cent.) of—											
1. Investments at interest	59.24	62.38	63.64	64.46	66.00	66.75	69.18	71.03	72.29	73.52	73.93
2. Value of land and buildings	31.06	29.59	28.07	27.26	26.57	26.13	24.45	22.56	21.29	20.59	20.04
3. Cash not bearing interest	6.83	5.06	5.21	5.23	4.70	4.67	3.96	4.11	4.20	3.79	4.03
4. Value of goods, &c.	2.83	2.71	2.76	2.74	2.42	2.16	2.13	2.06	1.91	1.69	1.72
5. Other assets	0.54	0.26	0.32	0.32	0.31	0.29	0.28	0.24	0.31	0.41	0.28
Ratio to total investments at interest (per cent.) of—											
1. Amount on deposit with the Post-Office Savings-Bank	7.29	4.37	6.39	6.52	7.28	7.84	8.75	7.26	7.56	6.67	10.18
2. " " other banks	20.09	16.72	16.57	15.86	17.54	17.60	17.38	18.26	17.45	16.42	12.59
3. " " mortgage of freehold property	61.29	67.96	67.83	69.03	68.52	68.12	67.26	68.76	69.89	71.99	72.53
4. Amount in Government and municipal debentures	5.50	4.56	3.38	4.13	3.56	3.18	3.78	3.14	2.68	2.31	2.31
5. " " other investments	5.83	6.39	5.83	4.41	3.10	3.26	2.83	2.58	2.42	2.41	2.39

* Inclusive of levies and entrance and clearance fees.

† *I.e.*, management expenses of lodges, and levies to the Management Fund of central bodies.