

Comparing the New Zealand sickness experience with that of the Registered Friendly Societies, England, the colonial rate is less at all ages under 50 (the difference being greatest at ages 30 to 39, where it is about 28 per cent.). At age 50 and over the New Zealand rate is somewhat greater.

When compared with Occupation Group A. H. J. of the new Manchester Unity experience, the New Zealand rate may be said to agree at ages 20 to 24 and 50 to 54, but at the other periods it is found to be less, although the differences are not great except at ages 35 to 39 where it is more favourable to the extent of 23 per cent.

As respects the new Manchester Unity rate for the Whole Society, the New Zealand rate is more favourable at all age periods, the difference being greatest at the period 25 to 44.

Comparing the New Zealand mortality with that of the Registered Friendly Societies, it is found to be less at all periods of life, the difference being greatest at ages 55 to 64, where it is close on 29 per cent.

When compared with the mortality in Area 1 of the new Manchester Unity experience, the New Zealand rate is found to be considerably greater at ages 16 to 24; from age 25 to 64 it differs but little, after age 65 the rate is distinctly less.

If compared with the mortality in the Manchester Unity Whole Society, the New Zealand rate is greater up to age 40, practically the same for the next ten years, and then decidedly more favourable.

It may give a better idea of the subject to some, if the aggregate sickness and mortality in passing through a number of years of life be brought under observation as in the following table.

COMPARATIVE AMOUNT OF SICKNESS AND MORTALITY IN VARIOUS PERIODS OF YEARS ACCORDING TO THE RESULTS OF DIFFERENT INVESTIGATIONS.

Ages.	Amount of Sickness in each Period of Years expressed in Weeks.				Summation of the Rates of Mortality per Cent. in each Period of Years.			
	New Zealand Societies, 1886-97.	Friendly Societies, England, 1876-80.	M.U., Group A.H.J., 1893-97.	M.U., Whole Society, 1893-97.	New Zealand Males, 1889-92.	Friendly Societies, England, 1876-80.	M.U., Area 1, 1893-97.	M.U., Whole Society, 1893-97.
16-24 .. ..	7·3	7·7	7·5	8·4	4·3	5·9	2·5	2·8
25-34 .. ..	8·1	9·5	9·2	10·1	5·9	7·0	4·9	5·1
35-44 .. ..	11·0	13·6	12·9	14·8	8·3	10·6	7·5	8·2
45-54 .. ..	21·9	21·6	21·9	23·8	13·6	17·2	12·9	14·5
55-64 .. ..	45·9	43·5	48·9	52·5	26·3	33·9	26·3	30·4
65-74 .. ..	123·5	118·8	135·9	142·6	53·9	73·6	58·9	68·4
Total, 16-74 ..	217·7	214·7	236·3	251·7	112·3	148·2	113·0	120·4

Comparing the experiences as a whole it may be affirmed in respect of sickness that the New Zealand experience differs but little from that of the Friendly Societies, England, while Group A.H.J. of the Manchester Unity discloses a sickness about  $8\frac{1}{2}$  per cent. in excess, and the Whole Society, Manchester Unity, nearly 16 per cent.

In respect of mortality the New Zealand rate is more favourable than the Friendly Societies, England, to the extent of about 32 per cent. On the other hand the sum of the rates in Area 1, Manchester Unity, is about the same as the sum of the New Zealand rates, while the Manchester Unity Whole Society data discloses a mortality about 15 per cent. in excess.

The much lower rate of mortality at ages under 35 in both the data based on Manchester Unity experience will not escape observation. From the results shown it may be seen that a fairly comparable aggregate sickness or mortality rate may be composed of rates differing considerably at particular periods of life.

The monetary tables which have been prepared from the several bodies of data mentioned now claim attention. Taking the values based upon the New Zealand experience as the standard, it is found that the values which come nearest thereto are those founded upon the Manchester Unity mortality experience of Area 1 (rural and urban districts combined), together with Normal Occupation Group A.H.J., as regards sickness. The next in order are those based on the sickness and mortality experience of the Manchester Unity as a whole.

In what follows the values contrasted will be confined to those based on New Zealand experience, and the Manchester Unity Area 1, with Occupation Group A.H.J. An abstract of these values will be sufficient for the present purpose, the rate of interest involved being 4 per cent.