

SICKNESS.

The number of members sick during 1908 was 9,389, equal to 17·68 per 100 members at risk. The sickness experienced during 1908 was 77,917 weeks 1 day, equal to 8 weeks 2 days per sick member, and 1 week 3 days 7 hours for each member at risk.

Owing in great measure to differences in the proportion of members at the several ages, the averages in the several districts differ considerably, also in the several societies or orders. The figures for the five larger orders for 1908 are found to be as follows :—

Order.	Percentage Sick.	Sickness per Member.			Ratio (per Cent.) to Total Sickness.			
		Sick.	At Risk.		First 6 Months.	Second 6 Months.	After 12 Months.	
M.U.I.O.O.F.	17·97	Weeks. 9·36	Wks. 1	dys. 4	hrs. 19	49	8	43
I.O.O.F.	15·72	6·55	1	0	5	70	7	23
A.O.F.	18·13	8·85	1	4	6	57	9	34
U.A.O.D.	16·69	5·68	0	6	15	74	6	20
I.O.R.	15·10	8·47	1	1	22	68	5	27
All societies	17·68	8·30	1	3	7	56	8	36

The percentage of members sick for the year 1908 was therefore highest in the A.O.F., while the average sickness per member at risk was highest in the M.U.I.O.O.F. and lowest in the U.A.O.D. In 1907 the percentage of members sick was 21·29, the average sickness per member sick was 7·45 weeks, and the average sickness per member at risk 1 week 4 days 2 hours.

MORTALITY.

Year.	Members.		Wives.	
	Number who died.	Number per 1,000 Members at Risk.	Number who died.	Number per 1,000 Members at Risk.
1905 .. .. .	351	7·53	174	3·73
1906 .. .. .	348	7·08	162	3·30
1907 .. .. .	385	7·52	217	4·24
1908 .. .. .	376	7·08	216	4·07

SICK AND FUNERAL FUNDS.

The contributions and entrance fees paid to Sick and Funeral Funds in 1908 amounted to £84,222. Divided by the mean number of members the average was £1 9s. 8d., as against £1 9s. 6d. for 1907.

The interest and rent received by the lodges and central bodies amounted to £46,060 in 1908, equal to 16s. 3d. per member, the same as for 1907.

The amount of sickness benefit paid was £55,537 in 1908, equal to £5 18s. 4d. per member sick, and 19s. 7d. per member, as against £5 8s. 2d. and £1 1s. 6d. respectively for 1907. Viewing the amount paid in relation to the weeks of sickness, the average benefit per week is found to be 14s. 3d. in 1908, as compared with 14s. 6d. in 1907.

The funeral benefit paid amounted to £10,495 in 1908, equal to 3s. 8d. per member, as compared with 4s. 1d. for 1907.

The total worth of the Sick and Funeral Funds at the beginning of 1908 of 505 lodges was £943,196, and at the end of the year £1,006,057, as compared with 516 lodges, worth £946,831 and £1,005,084, at the beginning and end of 1907. The balance of gain for the year was £62,861, or £1 2s. 2d. per member in 1908, as compared with £58,253, or £1 1s. 3d., in 1907.

The averages for the five leading orders and for all societies are given in the following table for the year 1908 :—

Order.	Income per Member from		Outgo per Member for		Sick-benefit per Member sick.	Average Sick-pay per Week.	Gain per Member.
	Contributions.	Interest.	Sickness.	Funerals.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F. .. .. .	1 12 3	1 1 3	1 3 0	0 3 11	6 13 10	0 14 3	1 6 4
I.O.O.F. .. .. .	1 11 0	0 19 3	0 13 3	0 2 11	4 17 1	0 14 10	0 19 11
A.O.F. .. .. .	1 7 9	0 16 10	1 1 0	0 4 4	6 1 1	0 13 8	1 0 2
U.A.O.D. .. .. .	1 8 5	0 7 1	0 13 8	0 2 2	4 11 0	0 16 0	1 0 8
I.O.R. .. .. .	1 5 3	1 1 10	0 18 1	0 4 4	6 9 11	0 15 4	1 5 7
All societies .. .. .	1 9 8	0 16 3	0 19 7	0 3 8	5 18 4	0 14 3	1 2 2

INVESTMENT OF FUNDS.

The net income from investments credited to the Sick and Funeral Funds for 1907 amounted to £44,645, which is found to yield an average rate of £4·68 per cent. (say, £4 13s. 8d.), as against £4 16s. 9d. in 1906.