

TRADE-UNIONS.

Six trade-unions were registered during the year—viz., the Buller Deputies' Trade-union; the Whangarei Coal-miners' Trade-union; the Patea Watersiders and General Labourers' Union; the Waihi Trade-union of Workers; the Nelson Waterside and General Workers' Union; the Lyttelton Stevedores' Union.

The registry of one trade-union was cancelled during the year—viz., Greymouth Branch of the New Zealand Locomotive-engine Drivers, Firemen, and Cleaners' Association.

There were 22 unions on the register at the end of the year.

Complete amendment of rules—West Coast Workers' Trade-union.

INCORPORATED SOCIETIES ACT.

During 1911 there were 90 societies, clubs, or associations incorporated under this Act, and amendments of rules of 39 societies were accepted. Two societies were wound up, and seven dissolved. On the 31st December, 1911, there were 715 incorporated bodies on the register.

EXPLANATORY NOTE OF TERMS USED IN REPORT.

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| A.O.F. | .. | .. | .. | .. | Ancient Order of Foresters. |
| A.O.S. | .. | .. | .. | .. | Ancient Order of Shepherds. |
| B.U.O.O.F. | .. | .. | .. | .. | British United Order of Odd Fellows. |
| H.A.C.B.S. | .. | .. | .. | .. | Hibernian Australasian Catholic Benefit Society. |
| I.F.S. | .. | .. | .. | .. | Isolated friendly society. |
| I.O.G.T. | .. | .. | .. | .. | Independent Order of Good Templars. |
| I.O.O.F. | .. | .. | .. | .. | Independent Order of Odd Fellows. |
| I.O.R. | .. | .. | .. | .. | Independent Order of Rechabites. |
| M.U.I.O.O.F. | .. | .. | .. | .. | Manchester Unity Independent Order of Odd Fellows. |
| N.I.O.O.F. | .. | .. | .. | .. | National Independent Order of Odd Fellows. |
| P.A.F.S.A. | .. | .. | .. | .. | Protestant Alliance Friendly Society of Australasia. |
| R.E.B.S. | .. | .. | .. | .. | Railway Employees' Benefit Society. |
| S.A.S. | .. | .. | .. | .. | Specially authorized society. |
| S.D.T. | .. | .. | .. | .. | Sons and Daughters of Temperance. |
| U.A.O.D. | .. | .. | .. | .. | United Ancient Order of Druids. |
| W.M.C. | .. | .. | .. | .. | Working-men's Club. |

REPORT BY THE ACTUARY.

THE REGISTRAR.

WHILST the main bulk of the work under my supervision consists of the periodical valuations, it is worthy of remark that the societies show year by year an increasing disposition to voluntarily avail themselves of actuarial advice. This tendency is highly gratifying, as it indicates the fulfilment of one of the very objects for which Friendly Societies Acts stand upon the statute-book. The year 1911 formed no exception to the rule, and on looking back the number of special actuarial reports issued on all sorts of subjects connected with the finance of the societies is found to be surprisingly large, showing that this is becoming an increasingly important branch of the work.

As regards the valuations, these were made upon the data and methods indicated in my reports of the last two or three years. The results in respect of the societies valued in 1911 show, on the whole, an improvement in the financial position.

I append some brief remarks on the individual societies.

Hawke's Bay District, M.U.I.O.O.F.: Valued as at 31st December, 1910.

This valuation has been made in connection with a synchronization of the valuation dates of all districts affiliated to the New Zealand Branch of the Manchester Unity. The result differs little from, and is confirmatory of, that of the valuation made a year ago (as at 1909). Only 2 lodges out of the 11 have deficiencies, the amount in one case being negligible, whilst in the other case a diminution is shown.

The net surplus over the whole district is £10,704, and the position is very gratifying indeed.

Motueka District, M.U.I.O.O.F.: Valued as at 31st December, 1910.

At the valuation date there were 4 branches, with a membership of 520.

The sickness experience of the period was slightly unfavourable—viz., to the extent of £23, or about three-quarters of 1 per cent., whilst the death-rate was very light. The mortality for the past twenty-three years has been extremely low, the deaths in that period numbering 62, against an expectation of 91 by the standard tables.

All the lodges earned over 4 per cent. on their funds.

The valuation shows that 3 lodges have deficiencies and 1 a surplus, the net deficiency over the whole district being £1,764. With the exception of 1 lodge the position shows an improvement. The very low death-rate (which is, of course, an unfavourable factor financially) is in this district combined with a low lapse-rate, and these two forces tend somewhat to retard the progress to financial soundness.