

Sickness.

The number of members sick during 1914 was 11,980, equal to 16·61 per 100 members at risk. The sickness experienced during 1914 was 113,500 weeks, equal to 9 weeks 3 days per sick member, and 1 week 3 days 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 six large orders for 1914 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.
					Weeks.	Weeks.			
M.U.I.O.O.F.	..	..	..	17·37	10·58	1·84	46	7	47
I.O.O.F.	..	..	..	14·48	7·41	1·07	67	7	26
A.O.F.	..	..	..	17·29	10·72	1·85	51	8	41
U.A.O.D.	..	..	..	16·19	7·20	1·16	66	9	25
I.O.R.	..	..	..	14·89	8·85	1·32	58	9	33
H.A.C.B.S.	..	..	..	15·23	9·07	1·38	50	10	40
All societies	..	..	..	16·61	9·47	1·57	53	8	39

The percentage of members sick for the year 1914 was therefore highest in the M.U.I.O.O.F., while the average sickness per member at risk was highest in the A.O.F. and lowest in the I.O.O.F. In 1913 the percentage of members sick was 16·70, the average sickness per member sick was 9·12 weeks, and the average sickness per member at risk 1·52 weeks.

Mortality.

The following statement of average mortality experienced for the year is given herewith, but it takes no account of age incidence :—

Year.						Members.		Wives.	
						Number who died.	Number per 1,000 Members at Risk.	Number who died.	Number per 1,000 Members at Risk.
1910	..	..	..	..	..	465	7·33	217	3·42
1911	..	..	..	..	..	475	7·10	210	3·14
1912	..	..	..	..	..	471	6·80	241	3·48
1913	..	..	..	..	..	523	7·38	158	2·23
1914	..	..	..	..	..	506	7·02	238	3·30

Sick and Funeral Funds.

The contributions and entrance fees paid to Sick and Funeral Funds in 1914 amounted to £114,657. Divided by the mean number of members the average was £1 10s. 10d., as compared with £1 10s. 3d. in 1913.

The interest and rent received by the lodges and central bodies amounted to £73,789 in 1914, equal to 19s. 10d. per member, as against 18s. 8d. for 1913.

The amount of sickness benefit paid was £77,812 in 1914, equal to £6 9s. 11d. per member sick, and £1 0s. 11d. per member, as against £6 6s. 4d. and £1 0s. 4d. respectively for 1913. Viewing the amount paid in relation to the weeks of sickness, the average benefit per week is found to be 13s. 9d. in 1914, as compared with 13s. 10d. in 1913.

The funeral benefit paid amounted to £15,983 in 1914, equal to 4s. 4d. per member, as compared with 4s. 2d. for 1913.

The total worth of the Sick and Funeral Funds of 717 lodges at the beginning of 1914 was £1,457,626, and at the end of the year £1,548,417, as compared with 681 lodges, worth £1,380,750 and £1,465,159, at the beginning and end of 1913. The balance of gain for the year was £90,791, or £1 4s. 5d. per member in 1914, as compared with £84,385, or £1 2s. 11d., in 1913.

The averages for the six leading orders and for all societies are given in the following table for the year 1914 :—

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 13 3	1 7 4	1 4 8	0 4 9	7 5 2	0 13 9	1 7 0
I.O.O.F.	.. 1 10 9	0 12 11	0 15 2	0 2 6	5 10 4	0 14 11	1 5 7
A.O.F.	.. 1 9 2	1 2 0	1 2 7	0 6 0	6 13 10	0 12 6	1 4 4
U.A.O.D.	.. 1 11 5	0 12 1	0 17 3	0 3 1	5 9 9	0 15 3	1 3 3
I.O.R.	.. 1 4 9	0 19 8	0 19 2	0 3 6	6 14 10	0 15 3	1 1 4
H.A.C.B.S...	.. 1 7 4	0 8 2	0 16 9	0 2 6	5 16 9	0 12 10	0 15 9
All societies	.. 1 10 10	0 19 10	1 0 11	0 4 4	6 9 11	0 13 9	1 4 5