

*Independent Order of Odd Fellows.*

This is a consolidated society with a membership of 6,704, and operating all over New Zealand. On valuation a state of complete solvency is disclosed, the position being a very creditable one indeed.

*Ancient Order of Foresters.*

The following districts of the A.O.F. are in a good position and improving fast: Auckland (recently reorganized to great effect), Taranaki, Canterbury, and Otago. Hawke's Bay has some leeway to make up, but is aided very much by remarkably good investment results. Wellington, Nelson, and South Canterbury are more backward. Wellington increased its benefits some years ago without adequate contribution provision, and has in consequence been much hampered; it is, however, improving slowly. In common with Nelson and South Canterbury its scale of contributions requires considerable overhauling. The total membership of the order is 16,359.

*Ancient Order of Druids.*

In the Grand Lodge of the North Island (membership over 11,000) good work has recently been achieved in remodelling contribution rates, and though there is a considerable deficiency in the Sick and Funeral Funds steady improvement in the future is certain. The death levy has been put on a very much better basis, though possibly some future measures may be necessary. The Grand Lodge of Canterbury and that of Otago are both within reasonable distance of actuarial solvency in their Sick and Funeral Funds, and are improving consistently. Subsidiary funds require some attention in these two Grand Lodges. The total membership of the order is 17,357.

*Other Societies.*

Of other societies, the New Zealand District I.O.R. (Auckland) and the Sons and Daughters of Temperance (Canterbury), both consolidated societies, are in an excellent position. The New Zealand Central District I.O.R. (Wellington) has been much hampered by a poor scale of contributions, but owing to reforms recently carried out, strong signs of improvement are to be expected, and I have no doubt the leeway will be steadily made up. The Protestant Alliance showed at the last valuation a marked reduction of its large deficiency, and the prospects for further reduction are good. The Hibernian Society has suffered from having had no actuarial valuation, and consequently no educational statement of its position, for a very long period prior to 1907. There is a considerable deficiency, but, as a result of the valuation report as at 1907, an adequate scale of contributions has been adopted for new members, and of course the outlook is much better. The N.I.O.O.F. Society is the only one which has not a graduated scale of contributions for its Sick and Funeral Fund. Its membership is about 450. The financial position is very weak owing to the inadequate scale of contributions.

Particulars of the societies valued during the year are attached.

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