

these returns bring to light occurred, however, before the passing of the Amendment Act, or, indeed, of the principal Act.

The contributions to sick and funeral funds during 1877 amounted to an average of £1·357 (£1 7s. 2d.) per member, or about 7d. per week.\* For the four chief orders it was,—Manchester Unity of Odd Fellows, £1·339 (£1 6s. 9d.); Ancient Order of Foresters, £1·470 (£1 9s. 5d.); Independent Order of Rechabites, £1·662 (£1 13s. 3d.); Hibernian Catholic Benefit Society, £1·183 (£1 3s. 8d.) For 1876 the numbers were,—Manchester Unity of Odd Fellows, £1·342 (£1 6s. 10d.); Ancient Order of Foresters, £1·473 (£1 9s. 6d.); Independent Order of Rechabites, £1·511 (£1 10s. 3d.); Hibernian Catholic Benefit Society, £1·156 (£1 3s. 1d.); while the average for all the societies furnishing returns was £1·393 (£1 7s. 10d.) It will thus be seen that the average for the two largest orders has altered very little.

The total sick-pay granted by the eighty-nine lodges, courts, &c., was £5,758 0s. 2d., which represents an average rate of 16s. 5d. per week, and an average total of £5 6s. 3d. per member sick, or 13s. 7d. per member. Taking the four chief orders separately, the averages were as follow :—

	Average Sick-Pay per Member.	Average Pay per Member Sick.	Average Rate per Week.
	s. d.	£ s. d.	£ s. d.
Manchester Unity of Odd Fellows	... 15 2	5 18 9	0 15 8
Ancient Order of Foresters	... 10 7	4 7 9	0 18 6
Independent Order of Rechabites	... 14 6	3 13 2	1 0 0†
Hibernian Catholic Benefit Society	... 12 5	4 1 11	1 0 0†

The figures in the first of these columns may be reduced to decimals and compared with the corresponding figures for 1876 :—

	Average Sick-Pay per Member.	
	1876.	1877.
	£	£
Manchester Unity of Odd Fellows	... 685	758
Ancient Order of Foresters	... 542	529
Independent Order of Rechabites	... 906	725
Hibernian Catholic Benefit Society	... 654	621

It seems a legitimate inference from these data that there is at present more sickness among the Odd Fellows of New Zealand than among the Foresters; also that the sickness is on an average more protracted, and a greater proportion of the sick-pay is on a reduced scale. All three facts are fully explainable by the circumstance that there is a larger proportion of old-established branches, and therefore a larger proportion of old members. None of the Foresters' courts furnishing returns was founded earlier than 1860. The following is a table relating to those Odd Fellow lodges founded before this date :—

Name of Lodge.	Mean No. of Members.	No. of Members Sick.	No. of Days' Sickness.	No. of Days' Sickness per Member.
Fountain of Friendship	... 309·5	... 39	... 2,383	... 7·7
Good Intent	... 200·5	... 50	... 1,880	... 9·4
Parnell	... 69	... 10	... 358	... 5·2
Egmont	... 142	... 15	... 1,021	... 7·2
Wanganui	... 63·5	... 10	... 349	... 5·5
Antipodean	... 156·5	... 15	... 1,052	... 6·7
Britannia	... 254	... 32	... 1,977	... 7·8
Rose of the Valley	... 184·5	... 23	... 589	... 3·2‡
Howard ...	... 161	... 18	... 1,854	... 11·5
Nelson	... 234·5	... 41	... 1,710	... 7·3
Travellers' Rest	... 70·5	... 13	... 254	... 3·6‡
Kaipoi	... 82·5	... 14	... 514	... 6·2
City of Norwich	... 208·5	... 22	... 1,948	... 8·9
Good Intent	... 59	... 5	... 927	... 15·7
Hand and Heart	... 273	... 23	... 1,494	... 5·5
Total ...	... 2,468·5	... 330	... 18,301	... 7·4

This gives an average sickness of 7·4 days per annum, the average for all the lodges being 6·8 days, and that for all the societies taken together being 5·8 days. Again, it gives an average sickness of 55·5 days per member sick; whereas the average per member sick, taking all the societies together, is 45·3 days, and that for all the Odd Fellows' lodges is 53·1 days. This shows that among the older lodges there is a greater total sickness, and also that the sickness experienced is on an average more protracted—results which are exactly in accordance with the predictions of the actuaries.

The point is still further illustrated by the following table :—

	Total Sick-Pay.	Reduced Sick-Pay.	Percentage of Reduced.
	£ s. d.	£ s. d.	
Manchester Unity of Odd Fellows	... 3,990 19 10	582 13 2	14·6
Ancient Order of Foresters	... 1,202 8 1	40 14 2	3·4
Independent Order of Rechabites	... 135 7 5	Nil	...
Hibernian Catholic Benefit Society	... 192 10 2	Nil	...
All the societies (including local clubs, &c.)	£5,758 0 2	£625 7 4	10·9

\* This is about sufficient to provide the ordinary benefits for members entering at the youngest ages. For members entering at the older ages it is utterly insufficient.

† All members sick during year in full benefit, and all at full pay.

‡ The low rate of sickness in these lodges is probably to be attributed to the fact that most of the members are farmers and farm-labourers.