

Nevertheless, although I consider that the experience of the quinquennium under consideration entirely fails to prove it, I am strongly inclined to think, on independent grounds, that the true vitality of the members of New Zealand friendly societies will ultimately be found to be somewhat greater than that of their English brethren.

The death-rates of the members' wives at the various ages of life I have not been able to determine, owing to the extreme unwillingness of secretaries to furnish the requisite information as to age. I am, however, able to give what has a more direct value from the friendly-society point of view—namely, the mortality of the wives per 1,000 *members* living at the various age-periods. It is exhibited in the following table:—

Ages of Members.				No. of Years of Life (of Members) under Observation.	No. of Deaths of Members' Wives.	Death-rate per 1,000 Members.
Under 20	..	...	...	1,197'5	Nil	[Nil]
20 and under 25	..	...	...	3,417'0	2	[0'59]
25	"	30	...	4,120'5	7	[1'70]
30	"	35	...	6,016'5	18	2'99
35	"	40	...	5,108'0	22	4'31
40	"	45	...	2,668'5	21	7'87
45	"	50	...	924'5	4	[4'33]
50	"	55	...	205'5	3	[14'60]
55	"	60	...	63'5	2	[31'50]
60 and upwards	...	...	...	71'5	Nil	[Nil]
Unspecified	...	...	...	153'5	Nil	[Nil]
Totals				23,946'5	79	3'30

The data are not, in my opinion, sufficiently extensive to warrant any important deductions from this table. Indeed, all but the three middle death-rates must be regarded as almost absolutely valueless. The extremely low death-rates at the earliest ages are of course due to the large proportion of unmarried members.

5. *Sickness*.—The data under this head are the most important in the compilation. Although chronic infirmity and incapacity require a very large number of members at risk in order that average results may be attained, yet acute attacks of sickness—say, sickness not lasting longer than three or six months—will approximate to average totals with much smaller numbers of members than are required for the formation of reliable mortality tables; and, were it not for the fact, alluded to in several of your annual reports, that considerable forbearance has been exercised in past years by well-to-do members in declaring on the funds, I should regard the part of the experience embodied in the following table as affording some real guidance—though only for the younger ages of life—to what may be expected in future:—

(Col. 1.) Ages of Members.	(Col. 2.) No. of Years of Life under Observation.	(Col. 3.) Percentage of Sick Members per Annum.	(Col. 4.) Amount of Sickness experienced during the Quinquennium.	(Col. 5.) Average No. of Weeks' Sickness experienced per Annum per Member.	(Col. 6.) Average No. of Weeks' Sickness experienced per Annum per Member Sick.	(Col. 7.) Average No. of Weeks' Sickness to each Death.
Under 20	806'0	[19'1]*	Weeks. days. 701 3	[0'87]*	[4'55]	[70'14]
20 to 25	2907'5	12'2	1,521 2	0'52	4'29	108'66
25 " 30	3723'5	12'0	2,117 2	0'57	4'74	78'42
30 " 35	5664'0	13'8	4,180 5	0'74	5'35	104'52
35 " 40	4942'0	14'7	4,850 0	0'98	6'68	134'72
40 " 45	2640'0	15'3	3,166 2	1'20	7'82	102'14
45 " 50	917'5	[14'1]	791 1	[0'86]	[6'13]	[131'86]
50 " 55	205'5	[21'4]	549 6	[2'68]	[12'50]	[137'46]
55 " 60	62'5	[28'8]	172 3	[2'76]	[9'58]	[172'43]
60 " 65	49'5	[38'4]	461 2	[9'32]	[24'28]	[230'64]
65 " 70	13'5	[74'1]	355 5	[26'35]	[35'57]	[355'71]
70 and upwards	8'5	[94'1]	333 3	[39'23]	[41'68]	No deaths.
Unspecified	147'0	[6'1]	41 4	[0'28]	[4'62]	[20'79]
Totals	22087'0	14 1	19,242 3	0'87	6'20	110'59

It will be seen that the numbers of years of life under observation in this table are smaller than the corresponding numbers in the former tables. This arises from the circumstance that members are not entitled to sick benefits until after the expiration of six months from the date of their admission, and that consequently the first six months of membership have to be excluded from this table.

The percentage of members sick per annum (Column 3) is lower, for all ages under 60, than the corresponding percentage derived by Mr. Neison from observation of upwards of a million years of life in English friendly societies. For ages higher than 60 the percentages are higher than Mr.

\* I think it probable that the comparatively high percentage of sick members under 20 years of age, and also the comparatively high mortality at this age-period (*vide* p. 4) are partly due to the methods I have employed of approximating to the number of years of life under observation. I did not consider the results for this age-period of sufficient importance to justify the extra labour which would have been involved in the application of a more accurate method.