

compare those obtained from the sickness experience of the 8 earliest-established lodges of the Manchester Unity—

Total number of members sick, 264, or 14·4 per cent.

Total number of weeks' sickness, 2,679, *i.e.*, 1·46 weeks per member, or above 10 weeks per member sick.

—the comparison affords very distinct proof of the absolute necessity that there must be a considerable surplus income in the early years of a lodge, and that all such accumulations be well and safely invested, in order that the lodge may be able to fulfil its promises, as increasing liabilities resulting from increasing sickness have to be met. In connection with these remarks it may be added that the total amount of Sick and Funeral Funds belonging to all the lodges at the end of the year 1880 was £141,713 2s., giving an average of £10 15s. 3d. per member; and that out of 36 official valuations that have been made 3 only have shown a surplus.

Classifying the sickness experience so as to distinguish between acute attacks and sickness which is more or less chronic, it is found that there is a greater proportion of the total amount in the "Second six months" and "After twelve months" columns than in the previous year. The percentages are as follow:—

		First 6 Months.	Second 6 Months.	After 12 Months.
1879	...	70·2	8·8	21·0
1880	...	65·1	10·1	24·8

The number of lodges which had a sickness experience extending beyond the first 6 months of continuous sickness was 58 out of 138 in the year 1880, as against 47 out of 122 in the previous year; and the number which had a sickness experience extending beyond 12 months was 44, as against 28.

On comparing the above proportions of classified sickness experience with those obtained from the experience of the 8 lodges of the Manchester Unity referred to above, the chronic sickness of these long-established lodges is found to be very marked, the percentages being as follow: First 6 months, 51·68 per cent.; second 6 months, 10·38 per cent.; after 12 months, 37·94 per cent.

Table III. shows the distribution of the societies' funds, as on the 31st December, 1880. Altogether these amounted to £156,406 15s. 6d. (exclusive of the funds under the control of central bodies), which is equivalent to £11 17s. 7d. per member—an average higher by a few shillings than that of the previous year. Of this amount, £55,363 6s. 11d. was placed on mortgage of freehold property, being rather more than 59 per cent. of the total funds invested at fixed rates of interest. The rates of interest on the various investments ranged from 4½ to 10 per cent. £48,604 7s. 7d. was the total value of land and buildings. The remainder, £14,157 11s. 7d., included cash not bearing interest, value of goods, furniture, and regalia, and debts owing. The following balance-sheet shows at a glance the total liabilities and assets of the registered societies:—

<i>Liabilities.</i>			<i>Assets.</i>		
	£	s. d.		£	s. d.
Sick and Funeral Fund	141,713	2 1	Deposits in P.O. Savings Bank	4,047	18 0
Management Fund	9,921	3 6	„ other banks	24,827	1 1
Other funds and property	4,772	9 11	Mortgages	55,363	6 11
			Other investments at interest	9,406	10 4
			Land and buildings	48,604	7 7
			Cash not bearing interest	10,056	11 6
			Furniture, regalia, &c.	3,853	4 7
			Other assets	247	15 6
	£156,406	15 6		£156,406	15 6

In the above balance-sheet the assets have been reduced by amounts owing, as it was found impossible to ascertain these latter in the majority of cases with anything like exactitude. At whatever date a balance is struck a number of sums must necessarily be outstanding as debts and credits of the society. Where, however, these sums are small, as is usually the case, they are seldom stated with such accuracy as to render the information in respect of them of any substantial value. The balance of assets over liabilities is in such cases stated with approximate correctness, although minor debts and credits be omitted.

Table IV. exhibits the receipts and expenditure of the Sick and Funeral Funds. The contributions under this head amounted to £17,908 18s. 7d., being an average of £1 6s. 11d. per member. This average is identical with that of the previous year. The increase in the number of registered lodges belonging to the United Ancient Order of Druids, which order shows an advance from 308 to 702 members during the year, and whose average contribution per member was less than £1 5s. 1d., has kept down the general average, which otherwise would have shown an increase as compared with the previous year.

The total of the entrance and clearance fees for the year was £1,237 2s. 6d., which is equivalent, on an average, to 13s. 3d. for each member admitted during the year. In 1879 the entrance and clearance fees were £1,323 1s. 5d., or 16s. 10d. per member admitted.

The total sick pay was £9,640 12s. 2d., being £5 15s. 10d. per sick member, and the average weekly pay was 16s. 4d. These averages show a very trifling variation as compared with those of previous years. The average sick pay in 1879 was £5 16s. 8d., and the weekly rate 16s. 6d.

The total amount paid during the year as funeral benefits was £2,037 18s. 11d.; the average benefit paid for members being £19 6s. 4d., and for members' wives £9 8s. 2d. These averages vary considerably from year to year. The respective averages in 1879 were £16 15s. 4d. and £11 0s. 9d., and in 1878 £17 2s. and £9 5s. 11d. This marked fluctuation may be accounted for by the great variation in funeral benefits that is to be found among the societies, some of which grant much larger funeral benefits than others. Therefore, according as the greater proportion of deaths occurs in the former or the latter class, the total payments under this head of expenditure will be greater or less.

The amount of levies to District Funeral Funds was £2,786 1s. 4d., being 4s. 2d. per member, as against 4s. 1d. in the previous year.