

Ages of Members.	Annual Rate of Secession per cent.		
	Quinquennium 1873-77.	Quinquennium 1878-82.	Decade 1873-82.
Under 20	9.01	5.51	7.76
20 to 25	12.33	12.08	12.19
25 to 30	11.81	10.23	10.87
30 to 35	9.21	9.07	9.14
35 to 40	6.64	6.77	6.68
40 to 45	4.00	4.78	4.46
45 to 50	2.67	3.32	3.15
50 to 55	3.35	1.24	1.56
55 to 60	3.10	1.32	1.64
60 to 65	2.00	...	0.73
65 to 70 ... ..	...	2.50	1.87
70 and upwards	11.11	...	2.82
Ages unspecified	12.80	11.00	11.56
All ages	8.70	7.73	8.14

4. *Mortality*.—The experience is yet too small to be of value in estimating the death-rate at the higher ages. The following table gives, side by side with the New Zealand Friendly Societies' experience, the rates in the whole population of England and Wales (Dr. Farr's "English Life Table, No. 3, Males") in the life assurance companies forming the basis of the H_M Table, in the middle year of each quinquennial age-period, and also, calculated in quinquennial age-periods, the rate in the Ancient Order of Foresters, England, for the years 1871-75:—

Ages of Members.	Death-rate per 1,000 per Annum.					
	Quinquennium 1873-77.	Quinquennium 1878-82.	Decade 1873-82.	Foresters, England.	Farr's Life Table (Males).	H _M Table.
Under 20	8.4	4.36	6.88	9.37	...	...
20 to 25	4.1	4.25	4.18	7.43	8.68	6.84
25 to 30	6.6	3.47	4.71	7.29	9.55	6.90
30 to 35	6.6	3.80	5.28	8.86	10.56	8.10
35 to 40	7.0	7.06	7.04	10.92	11.94	9.46
40 to 45	11.6	10.24	10.70	12.84	13.94	10.73
45 to 50	6.5	11.07	9.90	16.58	16.80	13.70
50 to 55	19.5	14.98	15.64	20.45	21.45	17.55
55 to 60	[15.7]	[19.77]	[19.05]	29.73	27.63	23.99
60 to 65	[40.4]	[34.09]	[36.10]	38.02	37.77	34.64
65 to 70	[74.1]	[Nil]	[18.69]	58.43	54.83	49.89
70 and upwards	[Nil]	[107.14]	[82.19]	95.34	...	...
Ages unspecified	[13.0]	[5.81]	[8.02]	...	...	...
All ages	7.3	6.74	6.96	12.14	...	...

It will be seen that the New Zealand rates compare very favourably with the English experience. It was suggested in the former quinquennial report that the fact of New Zealand possessing "a shifting population" greatly tended to produce this result. Perhaps also may be added other considerations. It is not too much to say that the people in the colony generally, and still more the members of friendly societies in particular, are picked lives. Even allowing that members at the time of admission are not, on an average, more healthy than their brethren in England, yet it will hardly be denied that, owing to more favourable surroundings—that is, speaking generally, more healthful occupations, a better climate, and the means of procuring more easily and in greater abundance the necessaries of life—the social condition of, say, 1,000 members admitted into friendly societies in the colony ten years ago, and still remaining members, is, to-day, very much superior to the social condition of the same number admitted at the same time into societies in England and still remaining in them; and this advantage in social position must have a marked effect on the rate of mortality.

The death-rate of the members' wives cannot be calculated for the various ages of life, as the requisite information as to their age is, in a large percentage of cases, unobtainable. A table showing the rate of mortality of wives per 1,000 members living is given below.*

* For convenience of publication, this table is printed as Schedule IV.