

1889.

NEW ZEALAND.

FRIENDLY SOCIETIES

(TWELFTH ANNUAL REPORT BY THE REGISTRAR OF).

Presented to both Houses of the General Assembly pursuant to "The Friendly Societies Act 1882," Section 5, Subsection (8).

Mr. CHARLES HARDWICK, in the preface to his able work on friendly societies published in 1859, expressed his "belief that the spirit of investigation now aroused will continue to grapple with the "question till these valuable institutions shall become purged of all financial error, and their "capabilities for the common good, consequently, more completely and effectually developed."

2. Nearly thirty years have passed since the above was written and, although the financial position of many societies in this colony is very unsatisfactory, New Zealand has shared in the progress predicted by the author of the "Manual." A few societies were established here on a sound financial basis. A considerable number have recognised the necessity of raising their rates of contribution, although they have hesitated to make the remedy applicable, or fully applicable, to existing members. For these there is a possibility of eventual success if good management and a favourable sickness experience are combined whereby they may tide over the critical period of their existence. But for the others whose members ignore past experience there can only be one result—absolute loss and disappointment. The bankruptcy of a friendly society is so long deferred that warning of the impending disaster is unheeded by those whose ignorance of their own ignorance on the subject disposes them to indifference and sometimes even to an assertive denial of the correctness of the data and deductions on which such warning is based. The following extract from a recent report of the Executive Council of the A.O.F. is calculated to convince all thoughtful members of the reality of the danger.

"For some years past all who have watched the working of our order have foreseen that, "sooner or later, the finances of some of the courts would become inadequate to meet their "liabilities. In some instances this unfortunate state of things was entirely the result of the "members paying inadequate contributions for benefits which they expected to receive but which "their contributions did not warrant. Some of these courts were established at a period when "little was known about vital statistics or the importance of a graduated scale of payments being "adopted for all the members. Pioneer courts which owe their distress mainly to this cause are "generally admitted to be deserving of the greatest amount of sympathy from the order at large; "but, unfortunately, there are many other courts which, when their members found their existing "scale of contributions sadly deficient, made no effort whatever to remedy this defect, although "repeatedly called on to do so by successive Executive Councils. What a few years ago was only "looming in the distance has now become a reality. The cloud which at one time was com- "paratively small has now assumed large dimensions, and courts which by timely effort on their "own part might have kept themselves right, in common with courts which have struggled hard "and long against their fate, are now seeking aid from the High Court funds or shelter as High "Court members."

3. In England it has hitherto been the practice to refuse to register an amendment of rules providing for the reduction of sick pay unless members then in receipt of benefit were exempted from its operation but, at the urgent representation of some of the leading societies, the English Registrar has recently conceded the point. That there are two sides to the question cannot be denied, and the *Unity Magazine* contains a very temperate article on the subject, from which the following extract is taken.

LIST OF ABBREVIATIONS MADE USE OF IN THIS REPORT.

A.O.F., Ancient Order of Foresters. A.O.S., Ancient Order of Shepherds. B.U.O.O.F., British United Order of Odd Fellows. H.A.C.B.S., Hibernian Australasian Catholic Benefit Society. I.F.S., Isolated Friendly Society. I.O.G.T., Independent Order of Good Templars. I.O.O.F., Independent Order of Odd Fellows (American Constitution). I.O.R., Independent Order of Rechabites. I.S.S., Isolated Specially-authorized Society. L.U.F.B.S., Loyal United Friends' Benefit Society. M.U.I.O.O.F., Manchester Unity Independent Order of Odd Fellows. N.I.O.O.F., National Independent Order of Odd Fellows. P.A.F.S.A., Protestant Alliance Friendly Society of Australasia. R.E.B.S., Railway Employés' Benefit Society. S.D.T., Sons and Daughters of Temperance. U.A.O.D., United Ancient Order of Druids. W.M.C., Working-men's Club.

“ So long as any reductions are on principles of mutual equality and *affect all members alike* there is little room for uneasiness. But it is idle to ignore the fact that lately there has been quite a scare organised against one particular form of benefit, the quarter or reduced pay in cases of continuous sickness; and an unfortunate desire has been shown in many cases to adjust the inequality between assets and liabilities by reducing or striking off this benefit while leaving others untouched. A very little consideration will show that the immediate effect of this falls with great severity on the older members, frequently a comparatively powerless minority. How far their rights can be allowed to be entirely at the mercy of the majority is a question of policy of the first importance which may come to closely affect the whole principle of affiliation. The system of arbitration affords an appeal from local decisions on comparatively minor matters of dispute, and the frequency with which the branch decisions are reversed as to matters of sickness pay by tribunals of a broader and more independent character goes to show that the branches are by no means infallible in dealing with the rights of the members. Surely, then, it will be necessary for the societies to regulate their powers on some broad principles of equity, where such a vital matter as the continuation or alteration of the benefits promised to a member on joining is involved.”

In the Registrar's opinion sick pay in chronic sickness is the last benefit which ought to be reduced, and in New Zealand 10s. a week may reasonably be regarded as the minimum. If members are not willing to contribute sufficient in order to provide a higher rate of sickness benefit than this for temporary illness, it would be better to have a uniform rate of sick pay rather than dole out a miserable pittance to those members whose need and suffering are the greatest.

4. “ Fifty Years of Friendly-society Progress ” is the subject of a series of papers by the Rev. J. Frome-Wilkinson in the *Odd-Fellows' Magazine*. The following are the words in which he concludes his review of the affiliated orders:

“ To sum up the leading features in fifty years of reform is all that space will allow of. Its characters are written in the history of the gradual introduction and growth of financial principles and better government. In the financial department, valuation must stand first because of the lessons it has taught and because of other improvements it showed the need for and directed the way to, such as graduation and the formation of funeral funds on equitable principles; while underlying all progress must, of course, be placed the maxim that the benefits promised by the society should not exceed those which the contributions paid for them can legitimately and with safety carry. In the history also of graduation we have the slaying of the most terrible enemy to a sound financial condition that has ever warred against the efficiency of the friendly-society system—the charge of a uniform contribution to members *at all ages of entry*. To be rid of such a fell disease is like the ejection of an undermining and life-destroying consumption preying upon the vitals till the outwardly fair (to the eyes of the casual observer) fabric falls in hopeless ruins. Significant, too, in its warning is the absolute failure of heavy extra fees for members joining at higher ages to check this evil. The fate that has overtaken the application of the supposed remedy should admonish members that no quack pseudo-scientific methods of treatment will do aught but increase rather than alleviate the condition of the patient. . . . Friendly-society institutions are rapidly arriving at a crisis in their history when progress will be sadly checked or still firmer ground attained. Societies are beginning to understand that almost continuous sick pay to old and past-work members means a drain on the funds such as has never been paid for. Their case is like that of a city whose water-supply is proving to be insufficient for increased and increasing demands for which provision had never been made. There is only one remedy in either case, the increase of supplies. The funds of no society will stand continuous sick pay. The first society that popularises a sound scheme of superannuation and educates its younger present members and all future initiants to take shares in it will be the premier friendly society of the future, will never capitulate to the attacks of want and pauperism, but will provide a shelter *to the end* against the ills industrial life is heir to.”

5. In Appendix I. is shown, in a graphic table, the percentage of members sick during 1887 in lodges comprising 100 members and upwards, calculated for each order; also the highest and lowest percentages occurring in any one lodge. In most of the orders the number of lodges represented is too small to afford even an approximation to a standard value, and the very wide divergence between the highest and the lowest experience proves the worthlessness of averages except when large numbers are under review.

6. A similar fluctuation is noticeable in the table of the average duration of sickness per member contained in the same appendix.

7. The average experience of the total of all the lodges included in these tables exceeds that of the total of all that are included in the compilation of the New Zealand statistics for the decade 1873–82 in each particular, as appears from the following tabulation.

	Year or Period.	Percentage of Members sick.	Average Duration of Sickness per Member at Risk.	Average Duration of Sickness per Member sick.
Societies comprising 100 members and upwards ..	1887	17.48	1.29	7.37
Total of New Zealand societies	1873–82	14.19	0.95	6.72

8. Information as to the forms kept in the Registry Office for the convenience of societies and sent free on application is to be found in Appendix VI.

REGISTRATION OF SOCIETIES AND BRANCHES.

9. The total number of registrations during the year was 22, distributed as follows: M.U.I.O.O.F., 1 district, 3 lodges, and 1 widow and orphan fund; A.O.F., 1 district, 3 courts; U.A.O.D., 1 lodge; I.O.R., 2 tents; S.D.T., 3 divisions; H.A.C.B.S., 2 branches; I.F.S., 1 society; I.S.S., 4 societies.

10. In the following table the progress of registration during the year is shown by a comparison of the number of societies on the register as at the beginning and end of the year respectively.

Name or Class of Society.	Statement as on the 1st January, 1888.	Statement as on the 31st December, 1888.
M.U.I.O.O.F.	14 districts and 127 lodges	15 districts, 128 lodges, and 1 widow and orphan fund.
I.O.O.F.	1 grand lodge and 24 subordinate lodges	1 grand lodge and 24 subordinate lodges.
N.I.O.O.F.	1 district and 2 lodges	1 district and 2 lodges.
B.U.O.O.F.	1 district and 4 lodges	1 district and 4 lodges.
A.O.F.	7 districts, 91 courts, and 2 widow and orphan funds	8 districts, 94 courts, and 1 widow and orphan fund.
A.O.S.	2 sanctuaries	2 sanctuaries.
U.A.O.D.	42 lodges	43 lodges.
L.U.F.B.S.	1 grand lodge and 1 subordinate lodge	1 grand lodge and 1 subordinate lodge.
I.O.R.	2 districts and 38 tents	2 districts and 40 tents.
S.D.T.	1 grand division and 9 subordinate divisions	1 grand division and 12 subordinate divisions.
H.A.C.B.S.	1 district and 19 branches	1 district and 21 branches.
P.A.F.S.A.	1 grand lodge and 11 subordinate lodges	1 grand lodge and 11 subordinate lodges.
R.E.B.S.	2 societies	2 societies.
I.F.S.	2 societies	3 societies.
W.M.C.	9 clubs	9 clubs.
I.O.G.T.	1 grand lodge, 53 subordinate lodges, and 2 temples	1 grand lodge, 53 subordinate lodges, and 2 temples.
I.S.S.	12 societies	16 societies.

11. A complete list of societies and branches on the register as at the end of 1888 is given in Appendix V.

CONVERSION OF REGISTRY.

12. Court Southern Cross, A.O.F., originally registered as a separate society, was converted into a branch of the South Canterbury District.

TRANSFERENCE OF BRANCHES.

13. Lodges Ashburton, Pioneer, Waterton, South Rakaia, and Tinwald were transferred from the North Canterbury District, M.U.I.O.O.F., to the Ashburton District, M.U.I.O.O.F.

CANCELLATION OF REGISTRY.

14. The registry of the under-mentioned society and branches, which had ceased to exist, was cancelled during the year.

M.U.I.O.O.F.—Ponsonby Lodge (Auckland District), Evening Star Lodge (Nelson District).

A.O.F.—Wellington District Widow and Orphan Fund.

REGISTRATION OF NEW RULES.

15. Registration of a complete amendment of rules—*i.e.*, of a complete set of new rules—was made in respect of the under-mentioned societies and branches:—

M.U.I.O.O.F.—Duke of Cambridge Lodge (Auckland District), Hawke's Bay District, Egmont Lodge (New Plymouth District), Wanganui Lodge, Rose of Sharon Lodge (Wellington District), Travellers' Rest Lodge (Nelson District), North Westland District, Ashley District, North Canterbury District, Palmerston Lodge (Otago District), Caversham Lodge (Otago District).

I.O.O.F.—Alma Lodge.

A.O.F.—Court Halcombe (Wellington District), Court Woodford (Canterbury United District), Widow and Orphan Fund (Canterbury United District).

U.A.O.D.—Acorn Lodge.

I.O.R.—Excelsior Tent (Wellington).

REGISTRATION OF PARTIAL AMENDMENT OF RULES.

16. Registration of a partial amendment of rules was made in respect of the under-mentioned societies and branches:—

M.U.I.O.O.F.—Auckland District, Fountain of Friendship Lodge* (Auckland District), Parnell Lodge (Auckland District), New Plymouth District, Waitara Lodge (New Plymouth District), Egmont Lodge (New Plymouth District), Antipodean Lodge (Wellington District), Marlborough District, Howard Lodge (Nelson District), Hokitika District, City of Christchurch Lodge (North Canterbury District), Outram Lodge (Otago District).

I.O.O.F.—Grand Lodge, Gladstone Lodge.

B.U.O.O.F.—Wellington District.

A.O.F.—Auckland District, Hawke's Bay District,* Wellington District,* Nelson District, Court Royal Oak (Nelson District), Court Star of Canterbury (Canterbury United District), Court Southern Cross (South Canterbury District).

U.A.O.D.—Pioneer Lodge, Ivanhoe Lodge, Timaru Lodge, Blenheim Mistletoe Lodge, Pacific Lodge.
S.D.T.—Grand Division.
Otago Railway Employés' Benefit Society.
Grey Valley Accident Relief Fund.
Dunedin United Friendly Societies' Dispensary.*

STATISTICS FOR 1887.

17. The number of lodges † whose returns are tabulated is 347, and of central bodies 30, distributed according to orders as follows :—

Society.	Central Bodies.	Lodges.	Society.	Central Bodies.	Lodges.
M.U.I.O.O.F.	14	125	L.U.F.B.S.	1	1
I.O.O.F.	4	18	I.O.R.	2	32
N.I.O.O.F.	1	2	S.D.T.	1	7
B.U.O.O.F.	1	3	H.A.C.B.S	1	15
A.O.F.	7	89	P.A.F.S.A.	1	10
A.O.S. .. .. .	..	2	R.E.B.S. .. .. .	..	2
U.A.O.D .. .. .	..	41			

18. In Tables I., VI., and VII., attached to this report, the respective district totals include the funds of the central bodies.

19. In the final column of Table I. is entered the average surplus or deficiency per member, as shown at the last valuation of the society.

20. In the monetary tables, except the first, shillings and pence have been omitted, there being no apparent advantage in publishing the values more accurately than as shown by the nearest pound.

21. The number of members of these lodges at the end of the year was 24,928.

22. The following balance-sheet gives their total funds (including those of the central bodies) as at the 31st December, 1887 :—

<i>Funds.</i>			<i>Assets.</i>		
	£	s. d.		£	s. d.
Sick and funeral funds	339,614	0 10	Investments at interest	244,072	0 0
Medical and management funds, goods, &c.	43,901	8 4	Value of land and buildings	107,663	5 7
			Cash not bearing interest	19,992	10 3
			Value of goods	10,586	8 5
			Other assets	1,201	4 11
Total	£383,515	9 2	Total	£383,515	9 2

23. The following summary shows the disposition of the various investments at interest, together with the respective average rates per cent. :—

Mode of Interest.	Amount.	Rate per cent.
	£	
On deposit with the Post Office Savings Bank	9,924	4·5
On deposit with other banks	5,683	4·0*
On mortgage of freehold property	40,437	4·9
In Government and municipal debentures	165,567	7·7
Other investments	8,244	6·0
	14,217	6·9
Total	£244,072	6·9

* Interest on sums exceeding £200 in the P.O.S.B. is at the rate of 4 per cent.

24. Averages and percentages deduced from the tabulated returns for the years 1880–87 are given in Appendix IV.

VALUATIONS.

25. Of the members of friendly societies very many are too careless of the future to be interested in the solvency of their lodge, while others are misled by the reckless assertions of a few who, utterly incompetent to form an opinion on the subject, do not hesitate to assert, with a confidence in proportion to their ignorance, that the rates of contribution are adequate to provide the benefits assured. Outside the ranks of friendly societies many are asking, "How can a sound society be distinguished?" There is a simple answer to this question. The result of a society's valuation is the true index of its position, so that it is easily within the reach of every one to ascertain whether a society is established on a secure foundation, and whether it is being managed with prudence and care. From time to time, paragraphs are inserted in the local newspapers in which the membership and funds of friendly societies are set forth, accompanied by congratulatory remarks on their financial position and numerical progress. These notices cannot be regarded as trustworthy evidence of the soundness of the society. If societies would publish their true position as ascertained by valuation the public would have an exact means of deciding which of them in any

* Twice amended during the year.

† The word "lodge," when applied to all societies, is to be understood as embracing the synonymous terms "court," "tent," &c., as used in the various orders.

given locality it is prudent to join. It may be taken for granted that if a society suppresses its valuation report it is because that report is unfavourable.

26. The number of the year's valuations are,

Of societies composed of a central body established within New Zealand and branches	} 13, with 161 branches.
Of single lodges separately registered, including branches of societies established beyond New Zealand	

27. Of the 13 central bodies, 8 hold accumulated benefit funds, and of these 8, 1 shows a surplus and 6 a deficiency.*

28. Of these 6, in regard to 3 "inadequate contributions" is assigned as the sole cause, and in regard to 3 as one of the causes, of such deficiency.

29. Of the 161 branches of the 13 central bodies, 39 show a surplus and 102 a deficiency.*

30. Of these 102, in regard to 18 "inadequate contributions" is assigned as the sole cause, and in regard to 76 as one of the causes, of such deficiency.

31. In 7 of the 39 which show a surplus in respect of the branch benefit fund, such surplus is more than swallowed up by the deficiency in the central body funeral fund.

32. Of the 11 separately-registered lodges, 1 shows a surplus and 10 a deficiency, and of these 10, in regard to 7 "inadequate contributions" is assigned as the sole cause, and in regard to 3 as one of the causes, of such deficiency.

33. The position of the funeral fund of the lodges of the U.A.O.D. established in Victoria is referred to below (paragraph 54).

34. Such being the general result of the valuations of the year, the advocates of an adequate scale of contributions as a condition of registration will doubtless find therein an argument in favour of their contention, while others, recognising how slowly the best changes in human progress are effected, prefer to accept the advance made along some portion of the line as an augury of good omen. For it may be hoped that the ground that is gained by means of voluntary action will be steadfastly held by those who thus in sound financial principles have taken the lead, and that others also may be induced thereby to move forward.

35. It is a noteworthy fact that the societies in which some bond of union, whether religious or social, other than that of mutual insurance of life and health, is a *sine qua non* of membership, are conspicuously the worst financially.

36. On those societies whose financial position has been declared unsound, and especially on those which for the second time have been weighed in the actuary's balance and been found wanting, the Registrar urges immediate reform both on the ground of self-interest and also on that of honesty. Worse than the folly of a blind disregard of earnest warning is the action of those who admit a new member into their society which has been shown to be actuarially insolvent without informing him that, if he shall live to be old, there is no reasonable probability that he will receive the benefits which he is being led to expect! And it should be borne in mind that the breaking-up of an insolvent society does not affect its own members only. Its collapse brings discredit on all kindred societies, because the general public do not distinguish between the sound and the unsound.

37. Included among the valuations of the year are those of the two districts of the Independent Order of Rechabites as well as the Grand Division of New Zealand of the Sons and Daughters of Temperance. Members of a total abstinence society seem to imagine that in respect of health they possess, on an average, an advantage over the members of societies whose rules do not forbid a temperate use of alcoholic drinks. No satisfactory evidence from colonial experience has, however, been adduced in support of this view. On the contrary, the history of the I.O.R. in Victoria for the years 1877-86 shows that its sickness was more than 6 per cent. higher than the expectation as based upon the M.U.I.O.F. 1866-70 experience. It is true that in the said society the mortality during the same period and judged by the same standard was comparatively light, but the combined result, when estimated by its money value, can scarcely be said to prove the existence of any advantage in favour of this special class of society. As a low rate of mortality is necessarily followed in future years by an increased percentage of members at risk, it is not unlikely that the gain resulting from the deferred payment of the funeral benefit will be outweighed by the additional liability on account of sick pay. If all the members of a total abstinence society had been brought up in the observance of the vow, possibly among such a low average sickness for each year of life might be found to exist; but, even so, the extra number of years during which the members, under the assumption of a high average longevity, would be at risk for the sick benefit would most probably raise the value of the average sickness, when summed up for the *whole of life*, to the disadvantage of the society's position regarded from a pecuniary point of view.

38. The Grand Worthy Patriarch of the Sons and Daughters of Temperance of New Zealand, in his address at the annual meeting of the society last year, urges the members of the order to "try to convince abstainers that the Sons and Daughters of Temperance, as a benefit society, stands pre-eminently above societies whose members are not abstainers." And the Grand Scribe, in his report, speaks of the "stable character of our position." In justice to other societies, and in the interests of those who may be invited to join the S.D.T., the above statements cannot be allowed to pass unchallenged. A reference to the valuation report† dissipates, alas, the claim to pre-eminence and stability.

39. In Appendix II, a table is given, showing, in a graphic form, those of the societies and branches valued as at the 31st December, 1887, which earned as interest during the preceding quinquennium an average rate of 5 per cent. per annum and upwards.

* A surplus or deficiency of less than 1s. in the pound is disregarded.

† See Paragraph 59.

40. The valuations of the under-mentioned societies were made as at the 31st December, 1887:—

M.U.I.O.O.F.—New Plymouth District, Wellington District, Motueka District (including the Widow and Orphan Fund), North Westland District, Ashley District.

I.O.O.F.—Grand Lodge of New Zealand.

A.O.F.—Auckland District, Canterbury United District, United Otago District, Court Coromandel, Court Southern Cross.

U.A.O.D.—Lodges Pioneer, Mistletoe, Star of Anglesea, Ohoka, Timaru, Trafalgar, Auckland, Albion, Linden.

I.O.R.—New Zealand District, New Zealand Central District.

S.D.T.—Grand Division of New Zealand.

H.A.C.B.S.—New Zealand District.

41. Summaries of the results of the valuations are given in two tables (Appendix III.). Table A shows—

1. Number of members at the date of valuation ;
2. Present value of benefits ;
3. Present value of contributions to benefit funds ;
4. Value of accumulated benefit funds ;
5. Surplus or deficiency ;
6. Average surplus or deficiency per member ;
7. Average age of members ;
8. Average annual contribution, per member, to benefit funds ;
9. Average value, per member, of accumulated benefit funds ;
10. Rate of interest, per annum, credited to benefit funds (average for quinquennium) ;
11. Surplus or deficiency at previous valuation (average per member).

Table B shows—

1. Ratio to liabilities of—(a) Present value of contributions to benefit funds ; (b) Value of accumulated benefit funds ; (c) Total assets ; (d) Surplus or deficiency ;
2. Causes of surplus or deficiency.

For convenience of publication the causes assigned for the surplus or deficiency disclosed by valuation are indicated in Table B by means of letters referring to a list prefixed to the table.

42. An epitome of the valuation reports and occasional extracts therefrom are given hereunder.

VALUATION OF THE NEW PLYMOUTH DISTRICT, M.U.I.O.O.F., AS AT THE 31ST DECEMBER, 1887.
(*Mr. Wright.*)

43. In this district, there being no central funeral fund, the death claims are provided for on the "equal levy" system. This method has been condemned as financially unsound and in practice unjust to the younger branches. The valuer reports that the contributions are inadequate, especially those charged to members admitted prior to July, 1887. With one exception the lodges show a deficiency, the Excelsior Lodge being saved from a similar fate by its favourable sickness experience and its profitable investments.

VALUATION OF THE WELLINGTON DISTRICT, M.U.I.O.O.F., AS AT THE 31ST DECEMBER, 1887.
(*Mr. Wiggins.*)

44. In this district the "equal levy" system which the valuer, in his report for the quinquennium 1878–82, pointed out as having been condemned by authorities on friendly-society finance is still in existence. Two lodges only appear with a surplus. These are the fortunate possessors of some town property which is valued at a sum considerably above the original outlay. The chief cause of the deficiencies is the utterly inadequate rate of contribution paid by original members. In the oldest lodges the sickness experience exceeded the expectation based on the data of the M.U.I.O.O.F., 1866–70.

Britannia and Antipodean Lodges.—The valuer reports a surplus of £1,930 and £1,300 respectively. This is, however, contingent on the correctness of the value at which the freehold property is estimated. As the valuer states, the property does not earn 4 per cent. upon the principal as set down in the return. This, therefore, for the purpose of an actuarial valuation, exceeds its true value. The sickness experience has been heavy, especially in the amount extending beyond twelve months' duration.

Rose of the Valley Lodge.—A large deficiency is shown, and the cause assigned by the valuer is that the contributions of the old members is utterly inadequate, being less than one-half the amount sufficient at the youngest age. When those who are paying under this absurdly reduced scale cease to form a majority the lodge may determine that they shall receive benefits only in proportion to their payments, and no reasonable argument could be adduced against such a course. The old members would do wisely to be guided by the valuer, who advises them to raise the rate of their contribution voluntarily. Another cause of deficiency exists in the form of a hall which has proved, as usual, an encumbrance.

Kainapoura Lodge.—Notwithstanding the small membership there might with good management have been a fairly satisfactory result. Here, however, is a conspicuous instance of the folly of sinking money in a hall which has involved a serious loss, and rendered the financial condition of the lodge apparently hopeless.

Rose of Sharon Lodge.—Upwards of 40 per cent. of the benefit funds are invested in a hall the worth of which is returned at £226. If, as seems likely, this property is far too highly valued, there is a serious deficiency.

St. George Lodge.—The valuer's advice offered at the time of the previous valuation having been disregarded, it cannot be a matter for surprise that a deficiency again results; and, if the old members are to receive the stipulated benefits, the funds contributed by the young men will have to be taken to pay them.

Unity Lodge.—As usual, the hall has proved a ruinous investment. Had the funds been prudently placed at interest it is probable that, owing to a very favourable sickness experience, the financial position of the lodge would have been good.

Combination Lodge.—The money sunk in the hall has been borrowed from the benefit fund. This is illegal, and, whatever be the present value of the property, the amount must be credited to the benefit fund.

Heart of Oak and Masterton Lodges.—A very serious deficiency is shown resulting from "inadequate contributions."

Greytown Lodge.—There is still a deficiency, although a considerable improvement has taken place during the quinquennium. This lodge is burdened with a hall, but, fortunately, the amount spent upon it is not very large.

Petone Lodge.—This lodge was established in 1882, and it might have been hoped that after the losses experienced by other societies its members would not have sunk their savings in a hall. The portion of the contributions credited to the benefit fund is stated by the valuer to be inadequate, and, moreover, as not being in accordance with the rules.

VALUATION OF THE MOTUEKA DISTRICT, M.U.I.O.O.F., AS AT THE 31ST DECEMBER, 1887.

(*Mr. Wiggins.*)

45. The following remarks are extracted from the valuer's report to the district officers:—

"I regret to have to lay before you a statement showing a serious deficiency. Nevertheless it will readily be admitted that it is better to be made aware of the true position of affairs, though unfavourable, than to go on in ignorance of it until, perhaps, the application of a remedy becomes all but impossible. The cause of the deficiency disclosed by the valuation is not far to seek. It is to be found in the fact that your contributions are insufficient to provide the benefits promised. Other minor causes have been at work, but the one which I have mentioned is the main and all-sufficient one. The contribution is insufficient at the younger ages, and, being ungraduated, of course this discrepancy largely increases in the case of members admitted at the higher ages. . . . Your district was formed when the parent orders in England had not yet been aroused to the necessity of setting their houses in order. You have only lately been registered, have not been valued before, and have therefore missed the useful counsel and guidance which other societies have had, and, in many instances, have availed themselves of."

The valuer concludes his report by recommending—

- "1. The formation of a central funeral fund to which contributions shall be payable according to existing members' present age;
- "2. An addition to the rates of contribution of existing members, regard being had to the ages of the members at entry and the position of the lodge as now disclosed;
- "3. For future members the imposition of a scale of contributions adequate to the benefits assured, and equitably graduated according to age at entry."

Widow and Orphan Fund.—Owing to the inadequacy of the contribution which is ungraduated there is a considerable deficiency. As the valuer points out, a uniform rate of payment by members at all ages is more than unusually unfair to the young men, by reason of the very great variation in the respective liabilities.

VALUATION OF THE NORTH WESTLAND DISTRICT, M.U.I.O.O.F., AS AT THE 31ST DECEMBER, 1887. (*Mr. Black.*)

46. The lodges in this district, with one exception, show a surplus. The deficiency in the Waimangaroa Lodge results, as the valuer points out, from the adoption of the "equal levy" system. Since the date of valuation, however, a more equitable basis of contribution to the district funeral fund has been brought into operation. The surplus in each case results in great measure from the excellent investment of the funds, for which the lodge officers justly receive from the valuer due praise.

VALUATION OF THE ASHLEY DISTRICT, M.U.I.O.O.F., AS AT THE 31ST DECEMBER, 1887.

(*Mr. Wiggins.*)

47. The scale of contributions in this district is most satisfactory. As a set-off against this, nearly all the lodges have suffered more or less from the "building mania." If the accumulated funds had been wisely invested, a substantial sum would have been available as a nucleus for a superannuation fund, and the district might have had the credit of being among the first in New Zealand to initiate this essential addition to the completeness of friendly-society finance. The present mode of providing for the funeral claims should give place to some sound and equitable system.

VALUATION OF THE GRAND LODGE OF NEW ZEALAND, I.O.O.F., AS AT THE 31ST DECEMBER, 1887. (*Mr. Wiggins.*)

48. A notable illustration of the fact that solvency does not depend solely on an adequate scale of contributions, which has been approved by an actuary, is afforded by the results of this valuation. In some lodges in which the management has been good, a surplus appears; in others, not less favourably circumstanced, a serious deficiency is shown. The following is an extract from the valuer's report:—

“ Some lodges are unfortunate enough to own a hall. If I wished to work a lasting injury to a friendly society, I would present it with a section of land. I know of several cases where such a fatal gift has been made with the best intentions, but with disastrous results. I cannot help thinking that it is quite time for the Legislature to step in and prohibit the sinking of the benefit funds of societies in these speculations, which not only swallow up the capital embarked in them, but often prove veritable horse-leeches in the constant drain which they cause on the resources of the society. In any case the disastrous nature of these so-called investments has been so clearly shown that the governing bodies of societies ought really to take the matter up, and forbid any further appropriation of funds in this direction.”

Pioneer Lodge.—There is no evidence of the correctness of the value of the property as returned. No interest is being earned. The surplus, therefore, is purely hypothetical.

Leith Lodge.—The result of this valuation is much less favourable than that made at the end of the preceding quinquennium.

Alfred Lodge.—This lodge has been financially very successful during the quinquennium, and, not having burdened itself with a white elephant in the form of a hall, has passed from a deficiency at the previous valuation to a surplus.

Star of Canterbury Lodge.—The financial position of this lodge, though nominally worse, is actually better than at the former valuation.

Alexandrovna Lodge.—The remarks made above in reference to the *Pioneer Lodge* are applicable to this lodge also.

Unity Lodge.—This lodge, though favourably situated in a chief centre of population, has so mismanaged its affairs as to call forth the severe remark of the valuer that either it should determine in future strictly to carry out its rules, or dissolve.

Victoria Lodge.—The valuer says that there is, according to the return, “ a net balance of £197, provided the value of the landed property is correctly stated. Of this I have no means of judging; neither can I give any opinion on the anomalous circumstance of a lodge which has been in existence for twelve years possessing no cash whatever and being in debt beside, since I have not been supplied with any information as to the financial transactions of the lodge during the past five years except a cash account for the last six months.”

Linden Lodge.—In this lodge there has been misapplication of benefit funds and general mismanagement.

Southern Cross Lodge.—In the success of this lodge is seen what a good result a branch of this order under able management can accomplish, so greatly does success or failure depend upon other causes in addition to an adequate scale of contributions.

Pioneer of Southland and Star of Auckland Lodges.—There have been some irregularities in the past with regard to the funds, in spite of which there is a surplus. The secession rate for the quinquennium is very high.

Washington Lodge.—The following is an extract from the valuer's report: “ There is one item in your balance-sheet about which I feel it my duty to caution you. I allude to a ‘ section of land, £75.’ Now, it is bad enough to have £75 lying idle, but if you contemplate making any use of this section, as is too often the case, by building a hall on it the consequences will most likely be utterly disastrous. Should such an intention exist, I can only urge you in the strongest terms to abandon it. Within twenty miles of where your lodge is situated are to be found as many societies which have become all but hopelessly crippled in their finances through having changed hard cash into land and buildings.”

Prebbleton Lodge.—A small surplus is shown; but in every lodge whose members are few there is danger from possible extreme fluctuations in the sickness experience.

Alma Lodge.—The recent enormous decrease in membership has left few to share the funds of the lodge. The consequence is that a surplus appears, but the result cannot be regarded with unmixed satisfaction.

Wallace Lodge.—On the assumption that a correct estimate has been returned of the value of the property there is a small surplus; but without better management and strict application of the benefit fund there must ensue financial ruin.

Ridgley Lodge.—The valuer reports that owing to imperfect information he cannot offer a certain explanation of the deficiency.

Kawakawa Lodge.—The surplus is the result of a favourable sickness experience combined with a heavy secession rate. The numerical weakening of the lodge increases the risk of an abnormally heavy sickness in the future.

Gladstone Lodge.—The surplus would have been larger had there not been misapplication of the benefit fund.

Mataura Lodge.—Notwithstanding two sources of weakness—a hall and a paucity of members—there is a surplus.

Kaeo Lodge.—There is an estimated surplus, but no interest has hitherto been credited to the benefit fund. The membership also is too small for safety.

All the other lodges included in the valuation have been recently established, and nothing in the several reports appears to need special comment.

VALUATION OF THE AUCKLAND DISTRICT, A.O.F., AS AT THE 31ST DECEMBER, 1887.

(Mr. Wright.)

49. An exceptional feature in the rules of this society is the provision that members permanently sick are cut off from benefit when their sickness has extended over two years. The option of accepting £10 in lieu of all further claim upon the funds is offered to them. The valuer thus refers to this rule:—

“Your district does not fully carry out the principles which guide and actuate either your parent society or those of most other friendly societies.”

This is a very mild mode of characterizing such a mischievous provision. It cannot be that the members realize how great violence is done to the bond of friendship and brotherhood by the operation of this rule, whereby are cut adrift from the society those whose specially severe afflictions ought to entitle them to all the greater sympathy. It cannot be doubted that every case which shall arise where the irrecoverably sick man is left, *so far as the society is concerned*, to live and die a pauper, will bring discredit upon the very name of friendly society.

There is only one court which shows a surplus, the deficiency being caused in all cases primarily by “inadequate contributions,” increased in some courts by negligence in regard to the investment of the funds. The surplus of Court *Pride of Parnell* is contingent on the correctness of the value placed upon its invested capital.

VALUATION OF THE CANTERBURY UNITED DISTRICT, A.O.F., AS AT THE 31ST DECEMBER, 1887.

(*Mr. Wiggins.*)

50. The district funeral fund and the sick fund of each branch, except that of Court *Pride of Courtenay*, show deficiencies, the contributions being inadequate, especially those paid by the members who entered before a graduated scale was introduced. The valuer comments on the fact that the contribution to the funeral fund is a fixed amount instead of being graduated according to age at entry. As the valuer also points out, in a society which is financially unsound those claims which have matured have been paid in part out of funds which should have been reserved to meet future liabilities. This is practically an unjust appropriation, on behalf of one class, of money which in equity belongs to another class. It is to be hoped that the day is not far distant when men who desire to invest their savings will not be satisfied to join a society without inquiry as to its financial position.

VALUATION OF THE UNITED OTAGO DISTRICT, A.O.F., AS AT THE 31ST DECEMBER, 1887.

(*Mr. Wiggins.*)

51. There is a large deficiency in the district funeral fund which, as was to be expected, exceeds the amount of deficit at the former valuation. The valuer urges the society to take immediate action and raise the contributions to this fund to an adequate rate. In five courts out of the fifteen there is a surplus in respect of the sick fund, but Court *Enterprise* is the only one which, when the deficiency in the district funeral fund is taken into account, shows a net balance in its favour. The valuer in his separate reports to the various courts offers sound advice according to the respective positions and requirements of each, and rightly warns them of the inevitable consequences of further neglect.

Court Pride of Dunedin.—There is a nominal surplus which the court's share of the deficiency in the district funeral fund converts into an actual net deficiency.

Court Pride of the Lake.—A considerable portion of the benefit fund appears to have been misappropriated. Also, as is usually the case whenever a hall forms part of the assets, the rate of interest credited to the benefit fund falls far short of the average.

Court Enterprise.—The court benefit fund is in a very satisfactory position, but the surplus is largely reduced owing to the liability caused by the deficiency in the district funeral fund.

Court Robin Hood.—Nearly all the funds of the court have been sunk in a hall, with the usual disastrous result. The benefit fund has earned no interest during the quinquennium. It must therefore be concluded that a fictitious value has been set upon the property. The receipts and expenditure in connection with the hall should have been kept and shown separately so that the net profit or loss might have been readily ascertainable.

Court Pride of the Leith.—Although the valuation shows a deficiency, the court's position has considerably improved during the quinquennium. This improvement has been effected partly by the operation of the graduated scale of contributions and partly by the satisfactory rate of interest credited to the benefit fund.

Court Bruce.—The valuer states that, prior to the quinquennium, 1883–87, a portion of the benefit fund had been illegally transferred, and that in the division of the interest earned since 1882 the management fund has been credited with an undue share.

Court Star of the Dunstan.—An improvement in the financial position of the court has taken place during the quinquennium mainly in consequence of the light sickness experience. There is still, however, a deficiency. The freehold property, estimated at £150, does not appear to have any effective value.

Court Pride of Oamaru.—Considerable improvement has taken place during the quinquennium, but there is still a small deficiency.

Court Star of Tuapeka.—There is a serious deficiency. The valuer reports a large decrease in the average contribution per member since the last valuation. No explanation is offered of this. Failing a radical reform, there are some among the members who are destined to eventual loss and disappointment.

Courts Pride of Alexandra, Roxburgh, and Excelsior.—In each of these courts there is a nominal surplus which their respective shares in the deficiency of the district funeral fund convert into an actual net deficiency.

Court Havelock.—The benefit fund has been trespassed upon for management purposes, and there has been negligence in regard to the investments.

Courts Star of the South and St. Andrews.—There is a deficiency in each of these courts, but a considerable improvement in the financial position has taken place during the quinquennium.

VALUATION OF COURT SOUTHERN CROSS, A.O.F., AS AT THE 31ST DECEMBER, 1887. (*Mr. Leslie.*)

52. This court was at the date of valuation registered as a separate society, but has since become a branch of the *South Canterbury* District. An increase in the deficiency at the former valuation is the result of the transactions of the quinquennium 1883–87. The members will do well to be guided by the valuer's sound advice, and apply the remedies which he recommends while the effort is within their power.

VALUATION OF COURT COROMANDEL, A.O.F., AS AT THE 31ST DECEMBER, 1887. (*Mr. Wiggins.*)

53. This court is an isolated one, with a very small membership. Its financial position, however, is reported as satisfactory; but, as the valuer advises, an effort should be made to increase its number of members, as great risk attends the existence of all societies which are not large enough to ensure a reasonable expectation of something like average experience, especially of that relating to sickness.

VALUATION OF THE PIONEER LODGE, U.A.O.D., AS AT THE 31ST DECEMBER, 1887. (*Mr. Wiggins.*)

54. Owing to the fact that the contribution to the central funeral fund is paid to the Grand Lodge at Melbourne the valuers of the New Zealand lodges have been unable to ascertain the actuarial position of New Zealand's share of that fund. Mr. Owen, the Government Actuary in Victoria, has valued the society in that colony, but does not appear to have been informed that the New Zealand branches contributed to, and are entitled to a share in, the accumulations of the central funeral fund. If this error be corrected there is every reason to believe that not only does no surplus exist, as reported by Mr. Owen, but that there is a considerable deficiency. The valuation of the sick fund of the *Pioneer* Lodge shows a deficiency, and the cause assigned is "inadequate contributions." A similar result has been arrived at, and the same explanation has been offered in respect of each branch of this society in New Zealand which has been valued either last year or previously.

55. The names of the other lodges in this order valued as at the 31st December, 1887, are as under:—

Name of Lodge.	Valuer.
Mistletoe	} Mr. Wiggins.
Star of Anglesea	
Ohoka	
Trafalgar	
Timaru	} Mr. Leslie.
Albion	
Linden	
Auckland	Mr. Wright.

56. The following extracts are from the valuer's report to the *Albion* Lodge:—

"It thus appears that under this view of the case there is a deficiency in your sick fund of over £404, and, seeing that the present value of your contributions to the central funeral fund falls so far short of the funeral benefits (namely, over £260), I may be permitted to doubt whether it is in any better condition than your own sick fund. It is true that an opinion has been expressed that the funeral fund of the central body is in a solvent position, but the manner in which the lodges in this colony have been valued—if at all—or what share of the funeral fund has been apportioned to them—if any—is not at all clear. And I think that it is to be regretted that a society with so many members as the Druids should not have one or more central bodies in the colony so that all the finances might be entirely under their own control. . . . It is all very well to be jubilant on quarter nights when the secretary reports that the membership has increased by so many members and the funds by so many pounds; but what if every member who has joined means a loss to the society instead of a gain? And what, too, if the funds have increased by £10 or £20 in the quarter or half-year when they should have been increased by £100 or more? If a trader is in the habit of selling all his goods at less than cost price, however long the payment of his bills may be deferred, you all know what the end will be sooner or later. By any one who knows the conditions of the case, any increase in the membership of a society charging inadequate rates can only be viewed with extreme regret, for it means that men are being deluded into thinking that they are making a sure provision against times of sickness and distress, when in fact they are playing a hazardous game of chance, in which those who fall sick the soonest and the representatives of those who die early are likely to get full benefits; whereas the young and the healthy—those who live the longest and pay the most—will have to submit in their old age to greatly increased payments or great curtailment of benefits, perhaps to the breaking up of the society, and the ruin of all their hopes of assistance at the very time it is most urgently needed."

VALUATION OF THE NEW ZEALAND DISTRICT, I.O.R., AS AT THE 31ST DECEMBER, 1887. (*Mr. Wright.*)

57. The district funeral fund is reported as solvent, but there are deficiencies varying from 2s. 6d. to 5s. 2d. in the pound in the sick funds of the several tents. The valuer ascribes the deficiency in each case to "inadequate contributions," and urges the establishment of a new scale. If members are not willing to pay more, the only alternative is to reduce the benefits. The valuer kindly offers his services to the society in any effort it may make towards reform.

VALUATION OF THE NEW ZEALAND CENTRAL DISTRICT, I.O.R., AS AT THE 31ST DECEMBER, 1887.
(Mr. Wiggins.)

58. In five of the tents of this district, out of the twenty-four included in the valuation, there is a surplus in respect of the branch sick fund, but in three only—viz., *Hope of Wellington*, *Hope of Napier*, and *Excelsior* (Waipukurau)—is there a net average surplus per member when the deficiency in the district funeral fund has been deducted. In tents *Haste to the Rescue* and *Sir Wilfrid Lawson* the average surplus is less, in the latter considerably less, than the average deficiency in the district funeral fund. As to the remaining nineteen tents, there is a deficiency, more or less serious, in the branch sick fund; and to the average deficiency in each branch must be added the average deficiency in the district funeral fund, in order to ascertain the total average deficiency per member. One argument employed by the advocates of total abstinence is that the amount spent in alcoholic drinks could be put to so much greater use, either as expenditure or savings, than poverty, if it did not actually cease, would be comparatively unknown in the community, if absolute prohibition were in force; but, if members of friendly societies founded on total-abstinence principles are able, in New Zealand the majority do not show themselves willing, to pay adequate contributions towards insurance against sickness and death. The following is extracted from the valuer's report to the district officers:—

“ I regret to have to lay before you a statement showing so serious a deficiency. As, however, your district has already been valued and found to show a deficit, you will probably be prepared for some such result. The reason which I assigned in my last report is still sufficient to explain the existence of the deficiency—namely, that your contributions are inadequate to provide the benefits promised. It is true that a considerable portion of your members pay contributions graduated according to age at entry, and this is so far an improvement on the old system of uniform rates. But, unfortunately, the rates which you have adopted are not sufficient, and the society starts with a balance against itself in the case of each member whom it initiates. I do not know whence the scale which you have adopted was derived, and can only conjecture that a scale which had been adopted by some other society was taken, and an all-round deduction made from the rates found therein, possibly on account of the total abstinence which forms a condition of membership in your society. If this has been done I think it has been a mistake. It would have been far better to fix the contributions at rates which you might have felt sure were safe, and left the profits which might have accrued from favourable experience to be appropriated after they had been earned. This is the plan which is adopted by life assurance societies which have a separate section for total abstainers. They do not assure the latter at lower rates than are charged to the general public, but they give them the profits which accrue in their own class, including any special profit derived from the practice of total abstinence. Now, if this is the only prudent system to adopt with regard to life assurance, it is still more necessary when to this risk is added the far more complex one of sickness assurance. For it must never be forgotten that a low rate of mortality works unfavourably as far as a sick fund is concerned. For it is evident that if your members die less rapidly than those of other societies you have a larger number exposed to the risk of sickness throughout each year of life, and at the advanced ages this becomes a very serious matter. With regard to the funeral fund itself, the present deficiency is greater, both absolutely and in proportion to the number of members, than it was five years ago. This increase is due to the fact that, since the date of the last valuation, you have largely increased the funeral benefits without raising the contributions. At the date of the last valuation the funeral donation was £20 on the death of a member and £10 on the death of a registered wife. It has now been increased to £30 on the death of a member whether married or single at the time of his death, and in the case of the married members £10 of this sum is advanced during the lifetime of the member if his wife dies before him. In the case of all members dying unmarried, and of the married members whose wives survive them, you have therefore increased the benefit by one-half, and these additional concessions have been granted without one sixpence being charged for them. Little wonder that the fund, which was in a bad position before, is now worse. I have heard the opinion expressed that the present benefit is simply equivalent to £30 payable on the death of each member, married or single. But this is not so. For, in the case of all members who become widowers, the society advances one-third of the sum assured before it would otherwise become due. I observe that there are still 157 members occupying the exceedingly anomalous position of being entitled to the above-mentioned liberal benefits and contributing absolutely nothing to the fund. Now, as nothing can come out of nothing, it is self-evident that, as these gentlemen do not contribute towards providing the benefits payable to themselves and their heirs, these benefits must be provided out of the contributions of the remaining members. It is as well for both parties to this arrangement clearly to understand the value of the transaction as it stands at present. As I before remarked, sickness assurance is of a much more complex nature than life assurance. The position of a funeral fund can therefore be much more easily comprehended by any man of ordinary intelligence and without any special technical knowledge than that of a sick fund. We all know that death is certain, and that human life has certain assigned limits. Now, let us see how the very simplest speculations bear upon the sort of contract which you are making with your members in this matter of life assurance. Making allowance for half-benefit members, you have in force 785 policies for £30 each, or a total of £23,550. Your premium income is a little over £150, or an average of 4s. per annum for each benefit member. Now, putting interest out of the question for the moment, each of your members would have to live one hundred and fifty years to provide the sum assured out of his contributions. I am quite aware that the question of interest does enter into the calculation, but can any one seriously maintain that its effect will be sufficient to make up for the enormous deficiency in length of life which you must experience? . . . A continuance of the present system

“ simply means that the representatives of those members who die comparatively early will receive much more than their share, and that those who live to a considerable age will find that they can only receive very much reduced benefits, or will have to pay much higher contributions, or both. Whether this will be just to those who will have contributed the most to this fund I must leave to yourselves to determine. Since commencing this report I have had placed in my hands a paper containing various notices of motion for your forthcoming district meeting. Judging by these notices, it would appear that the disproportion between the funeral benefits and the contributions has not escaped attention in the society. I observe also that one tent has given notice of a motion bearing on the anomalous position of those of your members who contribute *nothing* to the fund, while they are entitled to full benefits. But in the notice given by Tent No. 17, although it is proposed to reduce the funeral benefit from £30 to £20, this reduction is accompanied by a corresponding reduction in the contribution to the fund. I need hardly inform you that this alteration would be absolutely valueless as far as raising the fund to a solvent position is concerned. . . . A few words on the sick funds of the tents as at present constituted. I must congratulate you on having introduced a scale of contributions graduated according to age in place of the old uniform rate. The pity is that this scale is, I am afraid, not sufficient for its purpose. But there is another danger to which your order is especially exposed, even if your contributions were adequate, to which I desire to draw your attention. I allude to the number of tents among you which are numerically weak. Out of twenty-four tents which are included in the present valuation ten have less than twenty members. Without going into the question of what number is necessary for safety, it will readily be seen that those numbers, at any rate, are far too small; for it must be remembered that *one* case of sickness uses up, on an average, the contributions of fully thirty-five members. And yet yours is eminently a philanthropic and missionary order, and it seems a pity that you should be deterred from opening tents in country places where the numbers available must necessarily be small. The only way out of the difficulty is the adoption of some plan by which the sickness risk would be spread over a wider area, as is the case with the funeral benefit at present. On this subject I see that Tent No. 20 has given notice of some very important resolutions, which are deserving of your most earnest consideration. The first of these resolutions would render unnecessary the establishment of female tents, which must probably, from the nature of the case, always be limited in number of members. I have called attention to this in my reports to your two female tents, in which I have advised amalgamation with some male tent. If this alteration of law is carried there will probably be no difficulty in carrying out this recommendation. . . . But the last of the resolutions proposed by this tent is by far the most important. I am aware of certain objections which may be made to a scheme for centralising the sick fund, chiefly founded on the alleged increased probability of malingering; but, allowing these objections their full weight, I consider them as nothing in comparison with the absolute dangers of the present system of small tents. There are points of detail about such a scheme as to which I do not feel called upon to express an opinion here, but the general principle has my hearty concurrence.”

VALUATION OF THE GRAND DIVISION, S.D.T., AS AT THE 31ST DECEMBER, 1887. (*Mr. Wiggins.*)

59. Eleven branches are included in this valuation, nine of which contribute to a central sick fund as well as to a central funeral fund. Of the remainder, the *Progress* division does not contribute to either central fund, and the *Ray of Hope* division contributes to the funeral fund only. The valuer, while approving of the establishment of a central sick fund, points out the utter inadequacy of the contributions for this purpose. Furthermore, the raising of the rates of benefit and the lowering of the rates of contribution immediately before the completion of the valuation manifests a thorough disregard of consequences, especially as at the previous valuation five out of seven divisions showed a deficiency. The only branch which at the recent valuation is reported as having a surplus is the *Progress* division, which continues to work on the original scale of contributions and benefits. The valuer's forcible comments on the position of the society are as follow:—

“ The causes which have led to the large deficiency disclosed by the valuation are easily ascertainable. The society has been the victim of that passion for cheapness in preference to safety which has proved disastrous to so many kindred institutions. As far as I can judge from the information before me it would seem that several alterations have been made from time to time in the rules relating to contributions and benefits. I have before me the rules of one of the divisions which were registered in 1879. . . . Since that time the following alterations have been made, and they have all been in the same direction—that is, the society has undertaken to *give* more, and has agreed to *receive* less. . . . Since you have been thus ‘burning the candle at both ends,’ and since the valuation necessarily takes cognizance of the present value of contracts to be carried out in the future, you will probably not be surprised at the large deficiency disclosed by the valuation. But even this is not all. Supposing that the rates of contribution had been sufficient for new entrants, even then the Grand Division took over the sickness liabilities of the subordinate divisions on terms that were not safe for the central fund and were unfair to members of new divisions. . . . A plea is sometimes put forward by men occupying leading positions in friendly societies in favour of the retention of rates which are admittedly inadequate, to the effect that other societies are doing the same, and if adequate rates were adopted members would drift off to other societies. That there should be any grounds for such an apprehension augurs ill for the intelligence and discernment of the classes from among whom friendly societies are chiefly recruited. For it must be evident that the contract made when a member joins such an institution is merely between the individual and the group of individuals. There is no outside body to guarantee the fulfilment of the contract if it results in a loss. So that, if the members do not as individuals put enough into the chest, they cannot draw out what is promised, any rules or by-laws to the contrary notwithstanding. No amendment of rules can make a sovereign

“ produce more than twenty shillings. Life assurance companies are simply friendly societies on a larger scale. Now, the competition among them is at the least as keen as among the societies. Yet who ever heard of an assurance company attempting to gain business at the expense of its rivals by reducing its premiums below the rates shown by experience to be necessary? And why is this? Life insurance men are not more scrupulous than friendly society officers. But the business men to whom they appeal for support must have a keener sense of the stability which is to them a necessary qualification of the institutions to which they are asked to confide their savings. I venture to assert that, if a life assurance company came into the field offering assurances at (say) half the rates charged by established institutions, instead of doing a large business in consequence of this apparent cheapness, its promoters would do little or none; and after the publication of the first report, in which the premiums were declared insufficient by an expert, its officers would find their occupation gone. The discrepancy between your contributions and your benefits is so considerable that the question as to whether any allowance should be made on account of your members being total abstainers does not arise. Personally I am inclined to think that you may reasonably expect some profit to arise from this source. At the same time I am bound to state that the experience of your society as compared with that of the other New Zealand societies does not at present confirm this opinion. In any case, I submit that it would be far wiser and safer to provide for the amount of sickness which general experience leads you to expect, and, if profits arise from the experience being more favourable than the expectation, your members would reap the full benefit of such profits in the future. If your members are content to look upon the society as a sort of medical club, providing themselves and their families with medical attendance and being able for the next few years to make an allowance, at any rate, during temporary sickness, well and good. But, if they are under the impression that they are providing a fund which will be available during old age and its consequent infirmity, it is my duty to inform them, in the most emphatic manner, that they are leaning on a broken reed. It is quite impossible out of the present contribution to form a sufficient reserve to meet the claims which must arise in the future. The only remedy for the unsatisfactory state of affairs, to which I have been compelled to draw your attention, is a thorough overhaul of the rates of contribution and their being largely increased, in order to bring their values into equilibrium with that of the benefits. . . . This condition of affairs, it is apparent, is the very opposite of equitable, and without justice such expressions as fraternity, &c., sound like a solemn mockery.”

The “pre-eminence” of the society thus appears to be very far from an enviable one, and the Grand Secretary’s idea of its “stability” is not indorsed by the valuer.

VALUATION OF THE NEW ZEALAND DISTRICT, H.A.C.B.S., AS AT THE 31ST DECEMBER, 1887.

(*Mr. Wright.*)

60. Eighteen branches are included in the valuation. In respect of each is shown a deficiency per member varying (inclusive of the deficiency in the central funeral fund) from £8.89 to £21.14. Previous valuations of the Order, both in New Zealand and Victoria, have shown similar results. The valuer points out how utterly inadequate is the rate of contribution, and how manifestly unfair to the younger members is a uniform payment, irrespective of age at entry, and adds:—

“ It therefore cannot surprise the members of your district that the society shows a large deficiency; indeed, so bad is the position of more than one of the branches that, unless immediate steps be taken to improve their position by the charging of a much higher rate of contribution, I fear they will not continue many more years as branches, but will be compelled to break up for want of funds.”

Negligence in regard to the investment of funds is also in many of the branches a further cause of deficiency.

TRADE UNIONS.

Registration.

61. The New Zealand Federated Bootmakers’ Union was registered under “The Trade Union Act, 1878,” during the year 1888.

Amendment of Rules.

62. Complete amendments of rules were registered on the application of the *Federated Seamen’s Union of New Zealand* and of the *Operative Bakers’ Association of Dunedin*; also a partial amendment of the rules of the *Dunedin Operative Bootmakers’ Union*.

63. A list of registered trade unions as at the 31st December, 1888, is given in Appendix VII.

EDMUND MASON,

March, 1889.

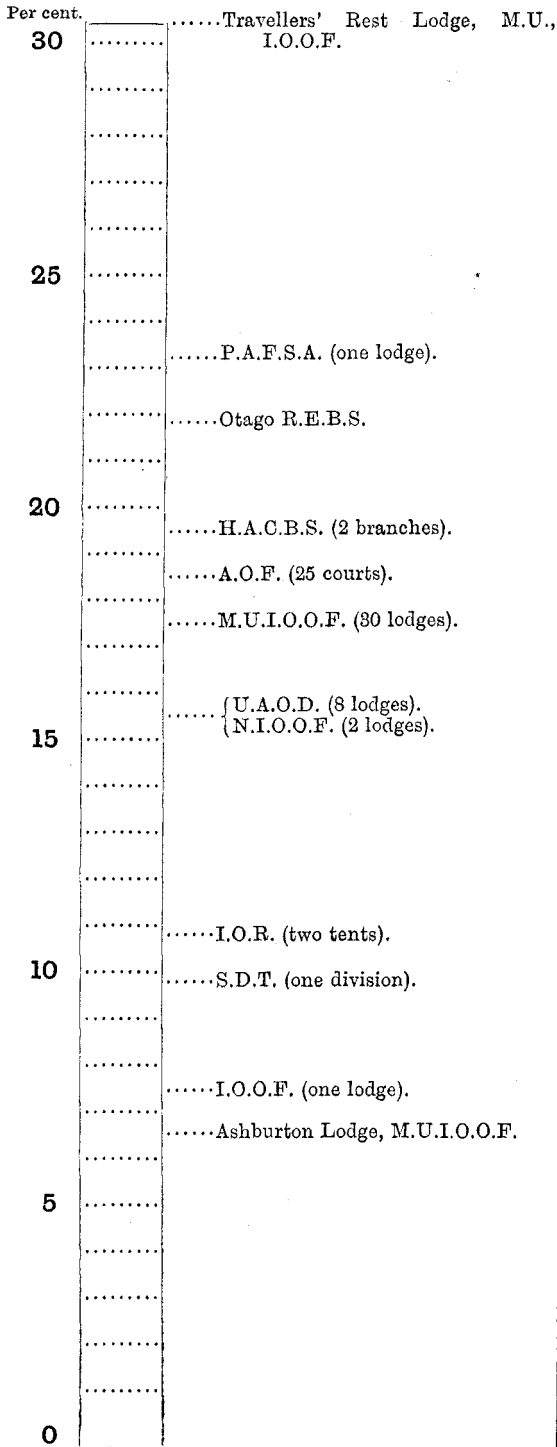
Registrar of Friendly Societies and Trade Unions.

APPENDIX I.

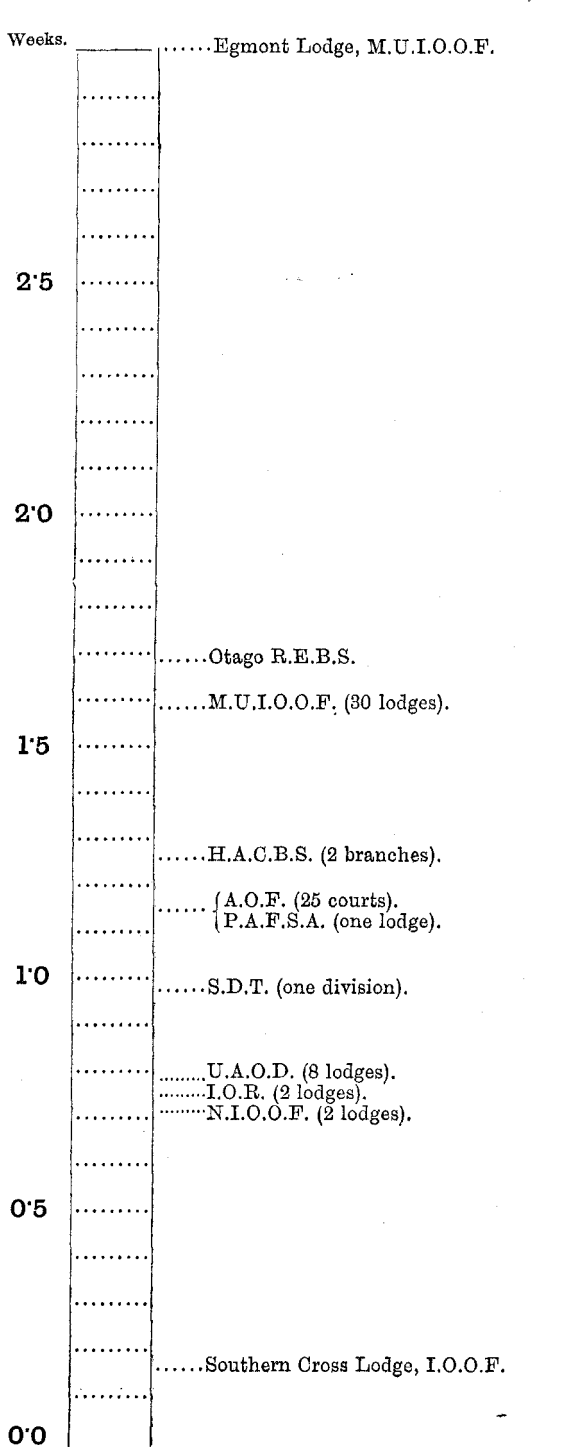
SICKNESS EXPERIENCE, 1887,

OF LODGES COMPRISING 100 MEMBERS AND UPWARDS AT THE BEGINNING OF THE YEAR.

PERCENTAGE OF MEMBERS SICK in each Order; also the highest and lowest percentage occurring in any one lodge.



AVERAGE SICKNESS PER MEMBER AT RISK in each Order; also the highest and lowest average occurring in any one lodge.



APPENDIX II.

TABLE SHOWING SOCIETIES AND BRANCHES VALUED AS AT THE 31ST DECEMBER, 1887, WHICH EARNED AS INTEREST DURING THE PRECEDING QUINQUENNIAL AN AVERAGE RATE OF FIVE PER CENT. PER ANNUM AND UPWARDS.

	..... Blenheim Branch, H.A.C.B.S.	9'5
	..... Westport Lodge, North Westland District, M.U.	9'0
	..... Southern Cross Lodge, I.O.O.F.	8'5
	..... Central Body, United Otago District, A.O.F.	8'0
Egmont Lodge, New Plymouth District, M.U. ....	..... Haste to the Rescue Tent, N.Z. Central District, I.O.R.	
	..... St. George Lodge, Wellington District, M.U.	
Court Queen of the Isles, Canterbury United District, A.O.F.		
	..... Reefton Lodge, North Westland District, M.U.	7'5
Court Pride of Dunedin, United Otago District, A.O.F. ....	..... Excelsior Lodge, New Plymouth District, M.U.	
Dunedin Branch, H.A.C.B.S. .. .. .	..... Murihiku Tent, N.Z. Central District, I.O.R.	
	..... Charleston Lodge, North Westland District, M.U.	
		7'0
Court Enterprise, United Otago District, A.O.F.		
	..... Hope of Dunedin Tent, N.Z. Central District, I.O.R.	
Central Body, Cantrby. United District, A.O.F. ....	..... Masterton Lodge, Wellington District, M.U.	
Star of Hauraki Tent, New Zealand Central District, I.O.R. ....	..... Greytown Lodge, Wellington District, M.U.	
		6'5
Court Coromandel, A.O.F. .. .. .	..... Motueka District, M.U., Widow and Orphan Fund.	
Central Body, New Zealand District, I.O.R.		
Hope of Auckland Tent, N.Z. District, I.O.R. ....	..... Court Pride of the Leith, U. Otago Dist., A.O.F.	
Charleston Branch, H.A.C.B.S. .. .. .	..... Waitara Lodge, New Plymouth District, M.U.	
		6'0
Court Star of Canterbury, Canterbury United District, A.O.F. ....	..... Takaka Lodge, Motueka District, M.U.	
Central Body, N.Z. Central District, I.O.R. ....	..... Court St. Andrews, United Otago District, A.O.F.	
	..... Pioneer Lodge, U.A.O.D.	
Court Pride of Parnell, Auckland District, A.O.F. ....	..... Antidote Division, S.D.T.	
Court Pride of Oamaru, U. Otago Dist., A.O.F. ....	..... Court Thistle of the Forest, Can. U. Dis., A.O.F.	
Leithfield Lodge, Ashley District, M.U. ....	..... Motueka Lodge, Motueka District, M.U.	
		5'5
Court Zealandia, Auckland District, A.O.F. ....	..... Perseverance Tent, N.Z. Central Dist., I.O.R.	
Central Body, I.O.O.F. .. .. .	..... Auckland Branch, H.A.C.B.S.	
Court Pride of the North, Auckland District, A.O.F. ....	..... Court Excelsior, United Otago District, A.O.F.	
	..... Hope of Wellington Tent, N.Z. Cen. Dist., I.O.R.	
Grahamstown Branch, H.A.C.B.S. .. .. .	..... Greymouth Branch, H.A.C.B.S.	
Eden Tent, New Zealand District, I.O.R.		5'0
	..... Auckland Lodge, U.A.O.D.	

APPENDIX III.
SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1888.—TABLE A.

Name of Society and Branch.	Place of Establishment.	Year of Establishment.	Date of Valuation.	Number of Members.	Present Value of Benefits.	Present Value of Contributions to Benefit Funds.	Value of Accumulated Benefit Funds.	Surplus.	Deficiency.	Average Surplus per Member.	Average Deficiency per Member.	Average Age of Members.	Average Annual Contribution to Benefit Funds.	Average Value of Accumulated Benefit Funds.	Rate of Interest Credited to Benefit Funds (Average for Quinquennium).	Surplus or Deficiency at previous Valuation (Average per Member)*.
M.U.I. ORDER OF ODD FELLOWS.																
<i>New Plymouth District—</i>																
Egmont Lodge ..	New Plymouth	1857	1887, Dec. 31	156	6,962	3,025	1,960	..	1,977	3	12 67	39 84	1 84	12 56	7 98	9 23
Excelsior ^A ..	"	1865	"	67	2,716	1,412	1,521	217	..	3 24	..	33 91	1 35	22 70	7 40	1 16
Waitara ..	Waitara	1876	"	55	1,408	1,408	963	..	34	..	0 62	30 91	1 56	6 60	6 34	4 13
Union ..	Hawera	1881	"	84	3,071	2,063	254	..	754	..	8 98	29 37	1 46	3 02	3 18	11 41
Manala ..	Manala	1887	"	25	784	616	96	..	132	..	5 28	26 12	1 41	1 44	NH	..
Total of District ..	"	"	"	387	15,388	8,524	4,134	..	2,680	..	..	..	..	..	..	..
<i>Wellington District—</i>																
Britannia Lodge ..	Wellington	1843	"	299	12,901	6,311	8,520	1,930	..	6 45	..	37 17	1 85	28 49	4 06	9 09
Antipodean ..	"	1847	"	214	8,802	4,243	5,859	1,800	..	6 07	..	35 50	1 12	27 38	3 56	1 27
Rose of the Valley ..	Lower Hutt	1849	"	139	5,527	1,748	2,378	..	1,401	..	10 08	39 83	0 86	17 11	4 81	11 78
Kainapoua ..	Tawa Flat	1857	"	20	873	511	250	..	112	..	5 60	37 55	1 75	12 50	0 42	2 52
Rose of Sharon ..	Upper Hutt	1857	"	41	1,463	895	533	..	35	..	0 85	34 77	1 37	13 00	4 01	2 11
St. George ..	Pahautanui	1867	"	35	1,269	610	237	..	422	..	12 06	33 59	1 05	6 77	7 86	12 86
Unity ..	Featherston	1872	"	50	1,970	1,372	511	..	87	..	1 75	31 86	1 65	10 22	NH	2 44
Combination ..	Johnsonville	1876	"	23	903	872	134	..	97	..	4 22	31 72	1 75	5 83	0 45	2 22
Heart of Oak ..	Carterton	1877	"	48	1,901	1,079	327	..	495	..	10 31	32 46	1 36	6 60	3 60	14 10
Masterton ..	Masterton	1877	"	48	1,882	1,096	279	..	507	..	10 56	31 33	1 36	5 60	6 72	..
Greytown ..	Greytown	1879	"	44	1,637	1,125	429	..	83	..	1 89	27 98	1 44	9 75	6 69	6 38
Petone ..	Petone	1882	"	76	2,992	1,696	234	..	1,032	..	13 97	31 62	1 35	3 08	0 76	..
Total of District ..	"	"	"	1,037	42,120	21,358	19,691	..	1,071	..	..	..	..	..	..	..
<i>Motueka District—</i>																
Motueka Lodge ..	Motueka	1850	"	109	4,994	2,393	2,599	..	2	..	0 02	37 58	1 46	23 84	5 52	..
Good Intention ..	Riwaka	1860	"	73	3,062	1,797	753	..	572	..	7 84	33 48	1 46	10 32	3 13	..
Takaka ..	Takaka	1863	"	59	2,805	1,256	1,272	..	254	..	4 69	39 82	1 46	21 56	6 05	..
South Star ..	Dovedale	1880	"	26	972	668	50	..	254	..	9 77	26 81	1 46	1 92	3 04	..
Total of District ..	"	"	"	267	11,833	6,054	4,674	..	1,105	..	..	..	..	..	..	..
<i>Motueka District—</i>																
Widow and Orphan Fund ..	Motueka	1860	"	267	2,647	1,088	969	..	590	..	2 21	35 75	0 27	3 63	6 41	..
<i>North Westland District—</i>																
Westport Lodge ..	Westport	1867	"	79	3,680	2,264	2,052	636	..	8 05	..	37 36	1 87	25 97	9 13	6 03
Charleston ..	Charleston	1867	"	55	2,865	1,354	2,447	936	..	17 00	..	44 10	1 79	44 49	7 23	6 66

Reefton	Waimangaroa	1872	1879	3,771	2,310	2,023	562	..	34	7-11	..	1-89	39-87	1-95	25-61	7-46	-2-90	
Waimangaroa	Waimangaroa	1886	18	700	598	68	..	..	..	..	..	1-89	26-94	2-02	3-78	Nil	a
Total of District..	..	..	231	11,016	6,526	6,590	2,100	..	..	..	..	..	..	..	..	..	..
Reefton	Waimangaroa	1872	183	6,844	5,288	3,184	1,628	..	..	8-90	..	..	31-47	1-73	17-40	3-95	8-64
"	"	1886	63	2,273	1,820	997	544	..	..	8-63	..	..	28-82	1-72	15-83	3-02	2-02
Ashtley District—	Rangiora	1860	83	1,178	993	574	389	..	..	11-79	..	..	27-68	1-77	17-39	5-54	8-21
Nil Desperandum	East Oxford	1873	34	1,246	992	433	184	..	..	5-41	..	..	29-24	1-75	12-88	3-38	1-52
"	Leithfield	1874	40	1,509	1,221	402	114	..	..	2-85	..	..	31-67	1-83	10-05	Nil	0-78
"	Cust	1876	69	2,518	2,149	367	125	2	..	2-84	..	0-03	29-96	1-82	5-32	"	1-13	
"	Woodend	1876	44	1,565	1,317	373	125	..	..	2-84	..	..	28-34	1-74	8-48	1-12	1-53
"	West Oxford	1876	50	1,865	1,500	509	144	..	..	2-88	..	..	31-00	1-81	10-18	2-90	2-20
"	Ohoka	1876	27	956	839	189	72	..	..	2-67	..	..	27-98	1-80	7-00	Nil	3-03
"	Amberley	1880	1	183	21	119	..	..	..	..	..	0-08	..	..	..	..	..
"	Waikari	..	1	183	21	119	..	..	..	..	..	..	..	..	..	..	..
District Funeral Fund	Waikari	..	1	183	21	119	..	..	..	..	..	..	..	..	..	..	..
Total of District..	..	..	544	20,137	16,140	7,153	3,155	..	..	..	..	..	..	..	..	..	..
INDEPENDENT ORDER OF ODD FELLOWS.																		
Grand Lodge of New Zealand—																		
Pioneer	Dunedin	1862	97	3,149	2,148	1,267	266	..	..	2-74	..	..	37-28	1-85	13-06	Nil	3-90
Leith	"	1867	72	2,242	1,516	1,011	285	..	..	3-96	..	..	35-00	1-77	14-04	2-57	12-03
"	Oamaru	1869	62	1,854	1,526	533	205	..	..	3-31	..	..	33-44	1-87	8-60	2-17	1-09
Star of Canterbury	Timaru	1869	19	655	432	188	171	..	..	5-90	..	1-84	40-92	1-98	9-89	1-12	6-09
Alexandrovna	Temuka	1874	29	920	697	394	171	..	..	5-90	..	..	36-40	2-02	13-59	Nil	5-32
Unity	South Dunedin	1875	51	1,489	1,211	65	..	..	..	2-13	..	..	31-74	1-71	1-27	1-27	6-28
Victoria	Geraldine	1875	98	854	665	197	8	..	..	0-29	..	..	33-71	1-94	7-04	"	5-90
Linden	Kaikorai	1875	45	1,337	998	127	..	..	..	0-29	..	..	32-63	1-72	2-82	"	5-90
Southern Cross	Wellington	1877	104	3,032	2,603	1,056	627	..	..	6-03	..	4-71	32-29	2-02	10-15	0-88	2-04
Pioneer of Southland	Invercargill	1878	95	2,768	2,290	734	256	..	..	2-69	..	..	30-46	1-89	7-73	8-75	4-80
Star of Auckland	Auckland	1878	77	2,344	1,940	636	232	..	..	3-01	..	..	34-31	2-10	8-26	4-01	3-50
Washington	Addington	1878	36	1,125	864	319	58	..	..	1-61	..	..	35-19	2-03	8-86	"	1-68
Prebbleton	Prebbleton	1881	24	678	578	168	68	..	..	2-83	..	..	30-04	1-79	7-00	1-76	1-59
Alma	Wyndham	1882	20	533	489	183	139	..	..	6-95	..	..	27-85	1-81	9-15	1-86	2-42
Wallace	Riverton	1882	21	653	553	174	74	..	..	3-52	..	..	35-74	2-11	8-29	0-19	1-85
Ridley	Christchurch	1882	25	789	587	75	..	..	..	3-52	..	..	36-18	1-99	9-00	"	4-30
Kawakawa	Kawakawa	1883	26	721	670	154	103	..	..	3-96	..	..	31-86	2-05	5-92	2-39	"
Gladstone	Fairlie Creek	1883	14	406	333	106	33	..	..	2-36	..	..	32-29	1-89	7-57	1-14	"
Mataura	Mataura	1883	16	497	430	167	100	..	..	6-25	..	..	35-63	2-27	10-44	3-78	"
Kaero	Kaero	1884	23	814	747	147	80	..	..	2-93	..	..	32-18	2-17	5-25	"	"
Orient	Palmerston North	1885	29	840	767	78	5	..	..	0-17	..	..	31-81	2-20	2-69	"	"
Orepuki	Orepuki	1885	22	586	546	31	..	..	..	0-41	..	..	27-50	1-90	1-41	"	"
Hawke's Bay	Napier	1886	26	787	746	40	..	..	..	..	..	..	34-15	2-39	1-54	"	"
Speydon	Speydon	1887	21	564	521	1	..	..	..	..	..	..	27-83	2-55	0-05	"	"
Hope of Hastings	Hope of Hastings	1887	20	555	544	18	7	..	..	0-35	..	..	29-85	2-13	0-90	"	"
Grand Lodge Funeral Fund	Hastings	..	..	9,312	7,349	2,810	847	..	..	0-84	..	..	..	..	2-79	5-40	..
Total	Total	..	1,007	39,504	31,750	10,679	2,925

* Inclusive of the Funeral Fund of the central body. b Information imperfect.

APPENDIX III.—TABLE A—continued.

Name of Society and Branch.	Place of Establishment.	Year of Establishment.	Date of Valuation.	Number of Members.	Present Value of Benefits.	Present Value of Contributions to Benefit Funds.	Value of Accumulated Benefit Funds.	Surplus.	Deficiency.	Average Surplus per Member.	Average Deficiency per Member.	Average Age of Members.	Average Annual Contribution to Benefit Funds.	Average Value of Accumulated Benefit Funds.	Rate of Interest credited to Benefit Funds (Average for Quinquennium).	Surplus or Deficiency at Previous Valuation (Average per Member).
ANCIENT ORDER OF FORESTERS.																
<i>Auckland District—</i>			1867.													
Court City of Auckland	Auckland	1863	Dec. 31	406	13,406	7,941	5,032	..	413	10.06	1.02	35.52	1.56	12.44	3.88	8.60
" Pride of Parnell	Thames	1864		109	4,117	1,958	3,256	1,097	..	..	..	43.17	1.59	29.87	5.69	0.26
" Zealandia	Auckland	1873		119	3,806	2,403	1,296	..	..	..	0.90	34.72	1.58	10.89	5.45	4.78
" Pride of Onehunga	Onehunga	1875		114	3,458	2,318	363	..	778	..	6.32	31.95	1.54	3.18	4.64	14.18
" Pride of the North	Grahamstown	1875		69	2,282	1,383	376	..	523	..	7.53	36.05	1.61	5.45	5.34	8.54
" Robin Hood	Panmure	1876		85	983	753	224	..	8	..	0.23	28.37	1.56	6.40	4.65	6.56
" Northern Wairoa	Dargaville	1877		70	2,166	1,432	295	..	..	..	6.27	32.84	1.56	4.21	4.15	6.18
" Eureka	Auckland	1879		109	3,900	2,267	443	..	590	..	5.41	31.92	1.57	4.06	2.85	11.51
" Pride of Newmarket	Newmarket	1879		45	1,382	932	233	..	217	..	4.82	32.64	1.60	5.18	2.31	14.02
" Nil Desperandum	Newton	1880		35	1,077	725	163	..	189	..	5.40	34.40	1.60	4.66	4.64	11.24
" Royal Oak	Tauranga	1880		62	1,803	1,301	131	..	371	..	5.98	29.81	1.55	2.11	Nil	10.58
" Star of the South	Otahuhu	1881		26	781	546	102	..	133	..	5.12	31.54	1.58	3.92	..	7.57
" Star of Helensville	Helensville	1883		48	1,467	963	36	..	468	..	9.75	33.31	1.53	0.75	..	..
" Victoria	Devonport	1885		68	1,996	1,543	97	..	356	..	5.24	30.63	1.57	1.43	..	..
" Queen of the North	Maungaturoto	1886		29	816	628	16	..	172	..	5.93	28.17	1.59	0.55	..	..
" Excelsior	Kamo	1886		23	677	517	17	..	143	..	6.22	30.48	1.65	0.74	..	..
" Kihikihī	Kihikihī	1886		40	1,144	852	31	..	261	..	6.52	29.47	1.56	0.77	..	..
" District Funeral Fund		..		..	14,226	6,725	2,632	..	4,869	..	3.46	..	..	1.87	4.58	..
Total of District ..		..		1,407	58,889	35,187	14,762	..	8,940	..	..	..	..	..	..	..
<i>Canterbury United District—</i>																
Court Star of Canterbury	Christchurch	1852		423	14,416	6,783	4,929	..	2,704	..	6.39 ^b	39.17	1.39	11.65	6.00	8.44
" Queen of the Isles	Lyttelton	1859		66	2,551	832	1,316	..	353	..	5.35	46.86	1.37	2.00	7.75	3.61
" Pride of Courtenay	Courtenay	1876		37	1,037	771	316	50	..	1.36 ^c	..	30.01	1.51	8.54	4.49	5.92
" Thistle of the Forest	Sydenham	1879		77	2,217	1,580	449	..	188	..	2.44	31.59	1.56	5.83	5.98	6.98
" Woodford	Kaipoi	1880		100	2,785	2,055	508	..	232	..	2.22	29.95	1.44	5.08	5.73	7.86
" Pride of Richmond	Richmond	1881		47	1,393	1,051	267	..	75	..	1.60	33.21	1.90	5.68	1.72	8.16
" Papanui	Papanui	1881		21	551	408	47	..	96	..	4.57	27.66	1.43	3.24	Nil	17.41
" District Funeral Fund		..		..	7,335	3,753	2,423	..	1,160	..	1.50	..	..	3.14	6.71	..
Total of District ..		..		771	32,285	17,283	10,254	..	4,748	..	..	..	..	..	..	..
<i>United Otago District—</i>																
Court Pride of Dunedin	Dunedin	1862		200	7,528	2,508	5,668	648	..	3.24 ^e	..	43.51	1.07	28.34	7.45	1.40
" Pride of the Lake	Queenstown	1863		38	1,266	798	354	..	114	..	3.00 ^b	38.50	1.60	9.32	2.14	0.29
" Enterprise	Dunedin	1863		135	4,358	2,866	2,568	876	..	6.49 ^a	..	39.24	1.52	19.02	6.96	4.64
" Robin Hood	Port Chalmers	1864		101	3,532	1,754	632	..	1,156	..	11.45	41.39	1.42	6.16	Nil	13.84
" Pride of the Leith	Dunedin	1864		175	5,292	3,811	1,197	..	284	..	1.62	33.55	1.56	6.84	6.27	9.65
" Bruce	Milton	1865		92	2,985	1,633	576	..	776	..	8.43	36.56	1.36	6.26	4.58	14.74
" Star of the Dunstan	Clyde	1866		32	986	567	359	..	60	..	1.87	34.06	1.34	11.22	3.77	8.60

Pride of Oamaru	75	2,137	1,591	470	..	76	..	1-01	30-62	1-45	6-27	5-58	-11-48
Star of Insepaka	58	2,067	612	575	..	880	..	15-17	42-21	0-94	9-91	1-95	-11-08
Pride of Alexandra	29	1,001	807	257	136	..	..	4-65	34-74	1-79	8-86	3-65	- 8-38
Havelock	29	1,001	567	299	..	135	..	0-75 ^c	40-74	1-57	10-31	3-21	- 8-79
Star of the South	36	1,136	965	188	27	..	..	..	35-61	1-92	5-22	2-02	- 6-04
Invercargill	114	3,604	2,315	1,141	..	148	..	1-30	36-50	1-47	10-01	5-93	-16-55
Caversham	75	2,177	1,571	452	..	154	..	2-05	34-03	1-51	6-04	5-93	- 8-14
St. Andrews	42	1,171	934	261	24	..	..	0-57 ^c	29-90	1-52	6-81	5-32	- 4-76
Excelsior	..	12,578	3,801	2,843	..	5,934	..	4-82	..	..	2-31	8-00	..
District Funeral Fund	..	..	..	..	..	..	..	..	..	..	..	..	..
Total of District	1,231	52,736	26,900	17,830	..	8,006	..	..	..	..	..	..	..
Courts not in any District—	..	..	..	..	..	..	..	..	..	..	..	..	..
Court Coromandel	1871	1,051	635	773	357	..	..	13-22	40-83	1-62	28-63	6-40	+ 5-40
Southern Cross	1865	11,445	4,820	4,689	..	1,936	..	..	37-60	1-32	19-54	1-60	- 6-82
UNITED ANCIENT ORDER OF DEVOIDS.	..	..	..	..	..	..	..	..	..	..	..	..	..
Pioneer Lodge	1875	6,681	4,007	1,477	..	1,197 ^e	..	5-42 ^e	33-00	1-42	6-68	5-79	- 8-36 ^e
Mistletoe	1879	2,835	1,787	536	..	512 ^e	..	5-17	34-58	1-43	5-41	4-51	-10-65 ^e
Star of Anglesea	1880	1,584	1,097	265	..	222 ^e	..	3-83	28-67	1-40	4-57	..	..
Ohoka	1882	932	563	128	..	241 ^e	..	7-77	33-92	1-42	4-13	1-75	..
Timaru	103	3,198	1,985	461	..	752 ^e	..	6-96	38-61	1-42	4-27	3-77	..
Trafalgar	1882	1,402	886	164	..	352 ^e	..	7-49	32-32	1-46	3-49	0-75	..
Auckland	1882	1,271	793	218	..	260 ^e	..	5-91	33-29	1-41	4-95	5-00	..
Albion	1882	2,219	1,537	278	..	404 ^e	..	5-00	30-00	1-45	3-47	1-53	..
Napier	1882	1,742	1,119	291	..	332 ^e	..	5-72	34-15	1-45	5-02	4-40	..
Roslyn	1883	..	..	..	..	..	..	..	..	..	..	..	..
INDEPENDENT ORDER OF RECHABITES.	..	..	..	..	..	..	..	..	..	..	..	..	..
New Zealand District—	..	..	..	..	..	..	..	..	..	..	..	..	..
Hope of Auckland Tent	1863	8,124	4,742	1,301	..	2,081	..	9-42	32-00	1-58	5-39	6-27	8-83
Star of Hawaki	1870	3,842	1,684	1,343	..	815	..	9-59	28-55	1-62	15-80	6-66	2-11
Eden	1874	1,975	1,147	544	..	284	..	5-58	33-78	1-68	10-66	5-07	- 6-24
Northern Star	1881	1,137	779	104	..	254	..	7-70	29-45	1-66	3-15	3-25	- 5-03
Northern Wairoa	1883	435	313	68	..	54	..	4-17	28-15	1-67	5-22	Nil	..
Hope of Mahurangi	1884	548	399	54	..	95	..	5-95	29-06	1-73	3-41	..	..
Gordon	1885	796	605	53	..	138	..	5-33	24-03	1-56	2-03	..	..
Hope of Bombay	1886	422	321	18	..	83	..	5-94	23-43	1-53	1-31	..	..
Devonport	1886	390	277	15	..	98	..	8-89	30-64	1-77	1-39	..	..
Whangaroa	1886	599	438	22	..	139	..	8-19	30-47	1-81	1-28	..	..
District Funeral Fund	..	4,098	1,969	2,142	13	..	..	0-03	..	..	4-40	6-37	..
Total of District	487	22,366	12,674	5,664	..	4,028	..	..	..	..	..	..	..
New Zealand Central District—	..	..	..	..	..	..	..	..	..	..	..	..	..
Hope of Wellington Tent	1866	3,808	2,128	2,516	836	..	..	7-46 ^h	34-42	1-38	22-46	5-19	- 2-41
Excelsior	1870	462	246	354	138	..	..	10-60 ^h	36-08	1-32	27-20	4-61	+ 1-82
Wainukurau	1871	552	294	493	235	..	..	15-70 ^h	38-67	1-48	32-90	..	- 3-81
Perseverance	1872	1,116	618	303	..	195	..	..	33-50	1-33	8-91	5-42	- 9-55

* Inclusive of the Funeral Fund of the central body.
 b The average deficiency in the District Funeral Fund must be added to the average deficiency in each branch in order to find the total average deficiency.
 c If the average deficiency in the District Funeral Fund must be added to the average deficiency in each branch in order to find the total average deficiency.
 d If the average deficiency in the District Funeral Fund must be subtracted from these values a net deficiency results.
 e This average deficiency in the District Funeral Fund being held by the Grand Lodge in Victoria.
 f No information.
 g Not previously valued.
 h The average deficiency in the District Funeral Fund must be subtracted from this value to find the net average surplus.
 i Imperfect information.
 j The average deficiency in the District Funeral Fund must be added to the values in this column to find the total average deficiency.

HIBERNIAN AUSTRALASIAN CATHOLIC
BENEFIT SOCIETY.

New Zealand District—

Greymouth	1870	24	758	378	248	..	137	..	570 [†]	36 08	1 30	10 33	5 08	e
Charleston	1870	24	833	349	154	..	331	..	13 78	40 42	1 30	13 78	6 24	- 8 99
Grahamstown	1870	61	2,191	874	766	..	550	..	9 08	41 46	1 30	13 56	5 14	- 13 49
Hokitika	1870	34	1,186	499	155	..	532	..	15 66	39 88	1 30	4 55	1 91	- 22 77
St. Joseph's	1873	70	2,291	1,075	531	..	684	..	9 78	36 91	1 30	7 59	7 37	- 14 98
Auckland	1873	216	6,857	3,383	1,596	..	1,879	..	8 70	35 26	1 30	7 39	5 40	- 12 71
St. Patrick's	1873	82	2,736	1,243	483	..	1,010	..	12 32	37 87	1 30	5 88	1 04	- 17 15
Onehunga	1874	15	512	224	74	..	214	..	14 29	38 87	1 30	4 90	2 69	e
St. Patrick's	1874	115	3,392	1,892	249	..	1,251	..	10 89	31 73	1 30	2 09	b	e
Invercargill	1874	17	573	253	171	..	149	..	8 74	39 23	1 30	10 08	4 67	- 14 31
St. Patrick's	1876	84	2,550	1,358	470	..	722	..	8 60	33 16	1 30	5 59	9 57	e
St. Joseph's	1876	26	912	376	70	..	467	..	17 95	39 85	1 30	2 67	3 17	- 14 97
Waipawa	1876	43	1,292	700	191	..	401	..	9 32	32 63	1 30	4 44	b	e
Leeston	1882	33	986	549	98	..	309	..	9 37	29 09	1 30	2 97	1 40	- 14 87
St. Patrick's	1882	18	532	292	96	..	144	..	7 99	32 67	1 30	5 31	0 52	- 14 19
St. Mary's	1882	57	1,708	927	62	..	719	..	12 61	32 90	1 30	1 08	Nil	- 16 27
St. Joseph's	1885	47	1,301	802	73	..	487	..	9 08	28 85	1 30	1 55	2 31	e
St. Patrick's	1887	17	447	298	9	..	140	..	8 22	26 34	1 30	0 54	..	e
District Funeral Fund	..	..	9,299	4,638	1,527	..	3,134	..	3 19	..	..	1 55	3 49	..
Total of Order	..	983	40,326	20,105	7,021	..	13,200	..	..	..	..	..	..	..

* Inclusive of the Funeral Fund of the central body.
 † The average deficiency in the District Funeral Fund must be added to the values in this column to find the total average deficiency.
 a If the average deficiency in the District Funeral Fund be subtracted from this value a net deficiency results.
 b Imperfect information.
 c Not previously valued.
 d No information.
 e Average for four years.
 f Average for three years.

APPENDIX III.—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1888.—TABLE B.

Causes assigned for Surplus.

- A.—Favourable sickness experience.
 B.—Profits arising from secessions.
 C.—Favourable position at commencement of quinquennium.
 D.—Higher average rate of interest on investments than that assumed by Valuer.

Causes assigned for Deficiency.

- E.—Inadequate rates of contribution.
 F.—Inadequate rates of contribution from original members.
 G.—Misapplication of benefit funds.
 H.—Unfavourable position at commencement of quinquennium.
 J.—Negligence in regard to investment of funds.
 K.—Disproportionate liability to District Funeral Fund under the "Equal Levy" system.
 L.—Violation of rules.
 M.—Unfavourable sickness experience.

Name of Society and Branch.	Ratio to Liabilities, per £1, of					Causes of Surplus or Deficiency.
	Present Value of Future Contributions to Benefit Funds.	Accumulated Benefit Funds.	Total Assets.	Surplus.	Deficiency.	
M.U.I.O.O.F.						
<i>New Plymouth District—</i>						
Egmont Lodge	s. d. 8 8	s. d. 5 8	s. d. 14 4	s. d. ..	s. d. 5 8	E, M.
Excelsior "	10 5	11 2	21 7	1 7	..	D.
Waitara "	15 7	4 0	19 7	..	0 5	F.
Union "	13 5	1 8	15 1	..	4 11	E.
Manaia "	15 9	0 11	16 8	..	3 4	E.
<i>Wellington District—</i>						
Britannia Lodge	9 9	13 3	23 0	3 0	..	C.*
Antipodean "	9 5	13 6	22 11	2 11	..	B, C.
Rose of the Valley "	6 4	8 7	14 11	..	5 1	E.
Kainapoura "	11 8	5 9	17 5	..	2 7	J.
Rose of Sharon "	12 3	7 3	19 6	..	0 6	..
St. George "	9 7	3 9	13 4	..	6 8	E.
Unity "	13 11	5 2	19 1	..	0 11	J.
Combination "	14 11	2 11	17 10	..	2 2	G, J.
Heart of Oak "	11 4	3 5	14 9	..	5 3	E.
Masterton "	11 8	2 11	14 7	..	5 5	E.
Greytown "	13 9	5 3	19 0	..	1 0	F.
Petone "	11 4	1 7	12 11	..	7 1	E, J.
<i>Motueka District—</i>						
Motueka Lodge	10 5	9 7	20 0	..	..	..
Good Intention "	8 11	9 1	18 0	..	2 0	E.
Takaka "	11 4	4 11	16 3	..	3 9	E, K.
South Star "	13 9	1 0	14 9	..	5 3	E, K, M.
Widow and Orphan Fund	8 3	7 4	15 7	..	4 5	E.
<i>North Westland District—</i>						
Westport Lodge	12 4	11 2	23 6	3 6	..	B, C, D.
Charleston "	9 5	17 1	26 6	6 6	..	B, C, D.
Reefton "	12 3	10 9	23 0	3 0	..	B, D.†
Waimangaroa "	17 1	1 11	19 0	..	1 0	K.
<i>Ashley District—</i>						
Rangiora Lodge	15 5	9 4	24 9	4 9	..	B, C.
Nil Desperandum "	16 0	8 9	24 9	4 9	..	C.
Leithfield "	16 10	9 9	26 7	6 7	..	B, C, D.
Cust "	16 0	7 0	23 0	3 0	..	C.
Woodend "	16 2	5 4	21 6	1 6	..	C.
Oxford "	17 1	2 11	20 0	..	..	..
Ohoka "	16 10	4 9	21 7	1 7	..	..
Amberley "	16 1	5 5	21 6	1 6	..	..
Waikari "	17 7	3 11	21 6	1 6	..	..
<i>Grand Lodge of New Zealand—</i>						
Pioneer Lodge	13 8	8 0	21 8	1 8	..	A, B, C.
Leith "	13 6	9 0	22 6	2 6	..	C.
Alfred "	16 6	5 9	22 3	2 3	..	A, B.
Star of Canterbury "	13 2	5 9	18 11	..	1 1	J.†
Alexandrovna "	15 2	8 7	23 9	3 9	..	A, B, C.
Unity "	16 3	0 11	17 2	..	2 10	G, H.
Victoria "	15 7	4 7	20 2	0 2	..	H, J.
Linden "	14 11	1 11	16 10	..	3 2	G, H, J, M.
Southern Cross "	17 2	7 0	24 2	4 2	..	A, C, D.
Pioneer of Southland "	16 6	5 4	21 10	1 10	..	A, B, C.
Star of Auckland "	16 7	5 5	22 0	2 0	..	A, B.
Washington "	15 4	5 8	21 0	1 0	..	..
Prebbleton "	17 1	4 11	22 0	2 0	..	A, B.

* The financial position of the lodge is not so good as at the commencement of the quinquennium.

† Also increase in value of property.

‡ Also increase in value of property.

APPENDIX III.—TABLE B—continued.

Name of Society and Branch.	Ratio to Liabilities, per £1, of					Causes of Surplus or Deficiency.
	Present Value of Future Contributions to Benefit Funds.	Accumulated Benefit Funds.	Total Assets.	Surplus.	Deficiency.	
<i>I.O.O.F.—continued.</i>						
<i>Grand Lodge of New Zealand—contd.</i>						
Alma Lodge ..	s. d. 18 5	s. d. 6 10	s. d. 25 3	s. d. 5 3	s. d. ..	A, B.
Wallace ..	16 11	5 4	22 3	2 3	..	A, B.
Ridgley ..	14 10	1 11	16 9	..	3 3	..*
Kawakawa ..	18 7	4 3	22 10	2 10	..	A, B.
Gladstone ..	16 5	5 3	21 8	1 8	..	A, B.
Mataura ..	17 4	6 8	24 0	4 0	..	A, B.
Kaeo ..	18 4	3 8	22 0	2 0	..	A.
Orient ..	18 3	1 10	20 1	0 1	..	..
Hawke's Bay ..	19 0	1 0	20 0	..	..	..
Spreydon ..	18 6	..	18 6	..	1 6	†
Orepuki ..	18 7	1 1	19 8	..	0 4	..
Hope of Hastings ..	19 7	0 8	20 3	0 3	..	..
Grand Lodge Funeral Fund ..	15 9	6 1	21 10	1 10	..	A, B, D.
<i>A.O.F.</i>						
<i>Auckland District—</i>						
Court City of Auckland ..	11 10	7 6	19 4	..	0 8	E, H.
" Pride of Parnell ..	9 6	15 10	25 4	5 4	..	†
" Zealandia ..	12 8	6 9	19 5	..	0 7	E, H.
" Pride of Onehunga ..	13 5	2 1	15 6	..	4 6	E, H.
" Pride of the North ..	12 1	3 4	15 5	..	4 7	E, H.
" Robin Hood ..	15 3	4 7	19 10	..	0 2	E, H.
" Northern Wairoa ..	13 3	2 8	15 11	..	4 1	E, H. §
" Eureka ..	13 9	2 8	16 5	..	3 7	E, H.
" Pride of Newmarket ..	13 6	3 4	16 10	..	3 2	E, H, J.
" Nil Desperandum ..	13 6	3 0	16 6	..	3 6	E, H.
" Royal Oak ..	14 5	1 6	15 11	..	4 1	E, H, J.
" Star of the South ..	14 0	2 7	16 7	..	3 5	E, H, J.
" Star of Helensville ..	13 1	0 6	13 7	..	6 5	E, J.
" Victoria ..	15 5	1 0	16 5	..	3 7	E, J.
" Queen of the North ..	15 5	0 5	15 10	..	4 2	E, J.
" Excelsior ..	15 3	0 6	15 9	..	4 3	E, J.
" Kihikihi ..	14 11	0 6	15 5	..	4 7	E, J.
District Funeral Fund ..	9 5	3 9	13 2	..	6 10	E, J.
<i>Canterbury United District—</i>						
Court Star of Canterbury ..	9 5	6 10	16 3	..	3 9	E.
" Queen of the Isles ..	6 11	10 4	17 3	..	2 9	E.
" Pride of Courtenay ..	14 11	6 1	21 0	1 0	..	A, B, D.
" Thistle of the Forest ..	14 3	4 1	18 4	..	1 8	E.
" Woodford ..	14 9	3 7	18 4	..	1 8	E.
" Pride of Richmond ..	15 1	3 10	18 11	..	1 1	E, J.
" Papanui ..	14 10	1 8	16 6	..	3 6	E, J.
District Funeral Fund ..	10 3	6 7	16 10	..	3 2	E.
<i>United Otago District—</i>						
Court Pride of Dunedin ..	6 8	15 1	21 9	1 9	..	||
" Pride of the Lake ..	12 7	5 7	18 2	..	1 10	E, J.
" Enterprise ..	12 3	11 9	24 0	4 0	..	A, B, D.
" Robin Hood ..	10 0	3 6	13 6	..	6 6	E, H, J.
" Pride of the Leith ..	14 5	4 6	18 11	..	1 1	E, H.
" Bruce ..	11 0	3 10	14 10	..	5 2	E, G, H.
" Star of the Dunstan ..	11 6	7 3	18 9	..	1 3	E, G, H, J.
" Pride of Oamaru ..	14 11	4 5	19 4	..	0 8	E, H.
" Star of Tuapeka ..	5 11	5 7	11 6	..	8 6	E, G, H, J.
" Pride of Alexandra ..	17 5	5 6	22 11	2 11	..	||
" Havelock ..	11 4	6 0	17 4	..	2 8	E, H, J.
" Roxburgh ..	17 2	3 4	20 6	0 6	..	||
" Star of the South ..	12 10	6 4	19 2	..	0 10	H.
" St. Andrews ..	14 5	4 2	18 7	..	1 5	E, H.
" Excelsior ..	15 11	4 6	20 5	0 5	..	||
District Funeral Fund ..	6 1	4 6	10 7	..	9 5	E.
Court Coromandel ..	12 1	14 9	26 10	6 10	..	C, D.
Court Southern Cross ..	8 5	8 2	16 7	..	3 5	E, H, J.
<i>U.A.O.D.</i>						
Pioneer Lodge ..	12 0	4 5	16 5	..	3 7	E.
Mistletoe ..	12 7	3 9	16 4	..	3 8	E.
Star of Anglesea ..	13 10	3 4	17 2	..	3 10	E.
Ohoka ..	12 1	2 9	14 10	..	5 2	E, J.
Timaru ..	12 5	2 10	15 3	..	4 9	E.
Trafalgar ..	12 8	2 4	15 0	..	5 0	E, J.
Auckland ..	12 6	3 5	15 11	..	4 1	E.
Albion ..	13 10	2 6	16 4	..	3 8	E.
Linden ..	12 10	3 4	14 2	..	3 10**	E.

* Information imperfect. The value suggests that the deficiency is probably due to misappropriation of benefit funds.
† Not explainable by valuer. ‡ Surplus contingent on correctness of value assigned to investments. § Also embezzlement of funds. || The surplus in the court sick fund is more than swallowed up by the deficiency in the district funeral fund.
** The deficiency has since been increased by the embezzlement of funds by a trustee.

APPENDIX III.—TABLE B—continued.

Name of Society and Branch.	Ratio to Liabilities, per £1, of					Causes of Surplus or Deficiency.
	Present Value of Future Contributions to Benefit Funds.	Accumulated Benefit Funds.	Total Assets.	Surplus.	Deficiency.	
I.O.R.						
<i>New Zealand District—</i>	s. d.	s. d.	s. d.	s. d.	s. d.	
Hope of Auckland Tent.. ..	11 8	3 2	14 10	..	5 2	E, H.
Star of Hauraki " ..	8 9	7 0	15 9	..	4 3	E, H.
Eden " ..	11 8	5 6	17 2	..	2 10	E, H.
Northern Star " ..	13 8	1 10	15 6	..	4 6	E, H, J.
Northern Wairoa " ..	14 5	3 1	17 6	..	2 6	E, J.
Hope of Mahurangi " ..	14 7	1 11	16 6	..	3 6	E, J.
Gordon " ..	15 2	1 4	16 6	..	3 6	E, J.
Hope of Bombay " ..	15 3	0 10	16 1	..	3 11	E, J.
Devonport " ..	14 3	0 9	15 0	..	5 0	E, J.
Whangaroa " ..	14 7	0 9	15 4	..	4 8	E, J.
District Funeral Fund.. ..	9 7	10 6	20 1	0 1	..	..
New Zealand Central District—						
Hope of Wellington Tent.. ..	11 2	13 3	24 5	4 5	..	A, B, C, D.
Hope of Napier " ..	10 8	15 4	26 0	6 0	..	*
Excelsior " ..	10 8	17 10	28 6	8 6	..	A, B, C.
Perseverance " ..	11 1	5 5	16 6	..	3 6	E, H.
Haste to the Rescue " ..	13 5	12 1	25 6	5 6	..	A, C, D.
Sir Wilfrid Lawson " ..	11 1	9 3	20 4	0 4	..	..
Rose of Sharon " ..	12 0	7 5	19 5	..	0 7	..
Bud of Promise " ..	13 6	4 5	17 11	..	2 1	E, H.
Excelsior " ..	12 8	5 2	17 10	..	2 2	E, H.
Unity " ..	12 1	2 4	14 5	..	5 7	E, H.*
Hope of Dunedin " ..	12 3	4 7	16 10	..	3 2	E, H.
Pride of Christchurch " ..	12 4	4 2	16 6	..	3 6	E, H, J.
Murihiku " ..	11 9	7 5	19 2	..	0 10	E, H.
Hope of Ormondville " ..	12 3	1 9	14 0	..	6 0	E, G, H, J.
Hope of Woodville " ..	12 1	3 1	15 2	..	4 10	E, H.
Hope of Carterton " ..	13 6	3 1	16 7	..	3 5	E, J.
Hawera " ..	12 8	2 4	15 0	..	5 0	E, J.
Nil Desperandum " ..	13 9	3 11	17 8	..	2 4	E, J.
Star of Wakefield " ..	13 1	1 11	15 0	..	5 0	E, J.
Hope of Johnsonville " ..	10 9	4 6	15 3	..	4 9	E.
Progress " ..	13 4	2 5	15 9	..	4 3	E.
Olive Branch " ..	15 2	2 9	17 11	..	2 1	E.
Rescue " ..	15 0	1 0	16 0	..	4 0	E.
Good Intent " ..	13 4	0 11	14 3	..	5 9	E.
District Funeral Fund.. ..	5 7	4 0	9 7	..	10 5	E.†
S.D.T.						
<i>Grand Division of New Zealand—</i>						
Antidote Division	7 11	4 4	12 3	..	7 9	E, H.
Perseverance " ..	8 7	6 1	14 8	..	5 4	E, J.
Progress " ..	16 11	4 2	21 1	1 1	..	C.
Resolution " ..	7 2	3 4	10 6	..	9 6	E, G, H.
Try Again " ..	5 5	1 9	7 2	..	12 10	E, H, J.
Ray of Hope " ..	10 11	4 10	15 9	..	4 3	E, H, J.
Excelsior " ..	10 2	1 4	11 6	..	8 6	E, J.
Elim " ..	10 6	1 1	11 7	..	8 5	E, J.
Helpmate " ..	11 11	0 8	12 7	..	7 5	E, J.
Onward " ..	11 7	0 9	12 4	..	7 8	E.
Advance " ..	11 3	0 9	12 0	..	8 0	E.
H.A.C.B.S.						
<i>New Zealand District—</i>						
Greymouth Branch	9 10	6 7	16 5	..	3 7	E, M.
Charleston " ..	8 5	3 8	12 1	..	7 11	E, H, M.
Grahamstown " ..	8 0	7 0	15 0	..	5 0	E, H, M.
Hokitika " ..	8 5	2 7	11 0	..	9 0	E, H, J.
Dunedin " ..	9 5	4 7	14 0	..	6 0	E, H.
Auckland " ..	9 10	4 8	14 6	..	5 6	E, H, M.
Christchurch " ..	9 1	3 6	12 7	..	7 5	E, G, H, J.
Onehunga " ..	8 9	2 11	11 8	..	8 4	E, J.
Wellington " ..	11 2	1 6	12 8	..	7 4	E, J.
Invercargill " ..	8 10	6 0	14 10	..	5 2	E, G, H.
Blenheim " ..	10 8	3 8	14 4	..	5 8	E, M.
New Plymouth " ..	8 3	1 6	9 9	..	10 3	E, G, H.
Waipawa " ..	10 10	3 0	13 10	..	6 2	E, J.
Leeston " ..	11 6	2 1	13 7	..	6 5	E, H, J.
Lincoln " ..	11 0	3 7	14 7	..	5 5	E, H, J.
Timaru " ..	10 10	0 9	11 7	..	8 5	E, H, J.
Hastings " ..	12 4	1 1	13 5	..	6 7	E, J.
Rangiora " ..	13 4	0 5	13 9	..	6 3	E, J.
District Funeral Fund	10 0	1 10	11 10	..	8 2	E, H.

* Information imperfect.

† 157 members pay nothing.

APPENDIX IV.
 PERCENTAGES and AVERAGES deduced from the Statistics of New Zealand Friendly Societies for the Years 1880-1887.

Description of Percentage or Average.	Years.							
	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.
Mortality of members (rate per 1,000 members) ..	6.75	7.33	6.90	7.30	7.05	7.39	6.91	6.66
" wives ..	3.76	3.90	3.65	4.51	4.57	4.20	5.14	4.29
Funeral benefits, average per member ..	3s. 3d.	3s. 3d.	3s. 1d.	3s. 4d.	3s. 5d.	3s. 8d.	3s. 9d.	3s. 5d.
Sick members, percentage of ..	13.35	14.80	15.16	15.18	15.78	16.26	15.46	16.03
Sickness (weeks) average per member ..	0.94	1.03	0.99	0.99	1.00	1.04	1.04	1.05
" " sick ..	7.07	6.96	6.96	6.51	6.82	6.38	6.69	6.52
Contribution to sick and funeral fund, average per member ..	£1.35	£1.35	£1.35	£1.35	£1.34	£1.35	£1.33	£1.34
Sickness benefit, average per member ..	14s. 6d.	15s. 6d.	14s. 9d.	14s. 6d.	15s. 4d.	15s. 10d.	17s. 0d.	16s. 9d.
" " sick ..	£5.76	£5.66	£5.31	£5.20	£5.22	£5.22	£5.50	£5.22
Ratio to total sickness (per cent.) of—								
1. Sickness experienced during first six months ..	65.12	67.53	66.44	64.53	71.02	68.05	67.88	67.00
2. " " during second six months ..	10.10	9.17	8.89	6.83	5.19	8.05	8.36	6.88
3. " " after twelve months ..	24.78	23.30	24.67	29.14	23.79	23.90	24.26	26.12
Contribution * to medical and management fund, average per member ..	£1.40	£1.42	£1.44	£1.43	£1.46	£1.43	£1.38	£1.38
Medical expenses, average per member ..	18s.	19s.	18s.	18s. 11d.	19s.	19s. 1d.	18s. 7d.	19s.
Management expenses, † average per member ..	13s.	12s. 2d.	11s. 4d.	10s. 9d.	10s. 11d.	10s. 11d.	10s. 5d.	10s. 8d.
Ratio to total assets (per cent.) of—								
1. Investments at interest ..	61.38	62.32	57.66	58.43	59.64	59.70	62.38	63.64
2. Value of land and buildings ..	28.04	26.20	31.91	31.49	31.03	31.27	29.59	28.07
3. Cash not bearing interest ..	7.10	7.45	6.94	6.87	5.82	5.61	5.06	5.21
4. Value of goods, &c. ..	2.85	3.03	2.85	2.87	2.83	2.99	2.71	2.76
5. Other assets ..	0.63	1.00	0.64	0.94	0.68	0.43	0.26	0.32
Ratio to total investments at interest (per cent.) of—								
1. Amount on deposit with the Post Office Savings Bank ..	4.39	7.25	9.70	6.38	7.05	6.21	4.37	6.39
2. " " other banks ..	25.59	22.78	20.80	21.63	19.49	17.16	16.72	16.37
3. " " mortgage of freehold property ..	59.50	58.37	59.01	60.89	61.67	64.56	67.96	67.83
4. Amount in Government and municipal debentures ..	10.52	5.41	5.71	5.69	4.91	5.60	4.56	3.38
5. " " other investments ..	6.19	6.19	4.78	5.41	6.88	6.47	6.39	5.83
Ratio to total number of members (per cent.) of—								
1. Number of members under 20 years of age ..	2.41	3.42	4.21	4.37	5.19	4.76	5.14	4.65
2. " " from 20 to 30 years of age ..	33.53	34.56	36.69	36.87	36.16	35.60	35.31	34.80
3. " " " 30 to 40 ..	34.72	34.18	33.74	33.16	32.90	33.54	32.24	32.65
4. " " " 40 to 50 ..	22.41	20.64	19.70	19.81	19.53	19.79	19.56	19.58
5. " " " 50 to 60 ..	4.24	3.83	3.90	4.04	4.58	5.40	6.01	6.44
6. " " " 60 to 70 ..	0.84	0.39	0.49	0.66	0.58	0.58	0.83	0.97
7. " " " 70 upwards ..	0.09	0.07	0.08	0.09	0.08	0.10	0.11	0.14
8. " " of unspecified ages ..	2.26	2.91	1.19	1.00	0.98	0.23	0.81	0.77

* Inclusive of levies and entrance and clearance fees. † I.e. management expenses of lodges and levies to the management fund of central bodies.

APPENDIX V.

LIST OF REGISTERED SOCIETIES, WITH THEIR REGISTERED BRANCHES, AS AT 31ST DECEMBER, 1888.

I. MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

- | Reg. No. | Reg. No. |
|---|---|
| 13. <i>Auckland District</i> —Auckland. | 170A. <i>Ashley District</i> —Rangiora. |
| 1. Howick Lodge, Howick. | 1. Leithfield Lodge, Leithfield. |
| 2. Charles Bruce Lodge, Thames. | 2. Cust Lodge, Cust. |
| 3. Good Intent Lodge, Auckland. | 3. Woodend Lodge, Woodend. |
| 4. Waikato Lodge, Thames. | 4. Ohoka Lodge, Ohoka. |
| 5. Gisborne Lodge, Gisborne. | 5. Oxford Lodge, Oxford. |
| 6. Whangarei Lodge, Whangarei. | 6. Amberley Lodge, Amberley. |
| 7. Franklin Lodge, Otahuhu. | 8. Waikari Lodge, Waikari. |
| 9. Parnell Lodge, Parnell. | 9. Rangiora Lodge, Rangiora. |
| 11. National Lodge, Coromandel. | 10. Nil Desperandum Lodge, East Oxford. |
| 12. Mercury Bay Lodge, Mercury Bay. | |
| 13. Delta Lodge, Helensville. | 18. <i>North Canterbury District</i> —Christchurch. |
| 14. Warkworth Pioneer Lodge, Warkworth. | 1. Volunteer Lodge, Sydenham. |
| 19. Fountain of Friendship Lodge—Auckland. | 2. Perseverance Lodge, Woolston. |
| 81. Duke of Cambridge Lodge—Cambridge. | 4. Benevolent Lodge, Christchurch. |
| | 8. Kaiapoi Lodge, Kaiapoi. |
| 196. <i>Hawke's Bay District</i> —Napier. | 9. Phillipstown Lodge, Phillipstown. |
| 1. Meeanee Lodge, Taradale. | 10. Leeston Lodge, Leeston. |
| 2. Abbotsford Lodge, Waipawa. | 11. Papanui Lodge, Papanui. |
| 3. Clive Lodge, Clive. | 12. Coleridge Lodge, Glentunnel. |
| 4. Hastings Lodge, Hastings. | 14. Addington Lodge, Addington. |
| 5. Victoria Lodge, Porangahau. | 16. Malvern Lodge, Waddington. |
| 6. Tavistock Lodge, Waipukurau. | 20. City of Christchurch Lodge, Christchurch. |
| 7. Woodville Lodge, Woodville. | 21. Heart of Oak Lodge, Kaikoura. |
| 8. Napier Lodge, Napier. | 22. Riccarton Lodge, Upper Riccarton. |
| 9. Forest Home Lodge, Ormondville. | 23. Jubilee Lodge, Prebbleton. |
| | 5. <i>Lyttelton District</i> —Lyttelton. |
| 93. <i>New Plymouth District</i> —New Plymouth. | 2. Hand of Friendship Lodge, Okain's Bay. |
| 1. Excelsior Lodge, New Plymouth. | 3. Timaru Lodge, Timaru. |
| 2. Waitara Lodge, Waitara. | 4. Good Intent Lodge, Akaroa. |
| 3. Union Lodge, Hawera. | 5. Perseverance Lodge, Barry's Bay. |
| 4. Egmont Lodge, New Plymouth. | 6. City of Norwich Lodge, Lyttelton. |
| 5. Manaia Lodge, Manaia. | 7. Hand and Heart Lodge, Pigeon Bay. |
| | 8. Heart of Friendship Lodge, Waimate. |
| 138. Wanganui Lodge—Wanganui. | 253. Victoria Widow and Orphan Fund—Lyttelton. |
| | |
| 7. <i>Wellington District</i> —Wellington. | 256. <i>Ashburton District</i> —Ashburton. |
| 1. Combination Lodge, Johnsonville. | 1. Ashburton Lodge, Ashburton. |
| 2. Masterton Lodge, Masterton. | 2. Pioneer Lodge, Springburn. |
| 3. Heart of Oak Lodge, Carterton. | 3. Waterton Lodge, Waterton. |
| 4. Greytown Lodge, Greytown. | 4. South Rakaia Lodge, South Rakaia. |
| 5. Unity Lodge, Featherston. | 5. Tinwald Lodge, Tinwald. |
| 6. St. George Lodge, Pahautanui. | |
| 7. Kainapouira Lodge, Tawa Flat. | 23. <i>Otago District</i> —Dunedin. |
| 8. Petone Lodge, Petone. | 1. Outram Lodge, Outram. |
| 10. Rose of Sharon Lodge, Upper Hutt. | 2. Albion Lodge, Dunedin. |
| 11. Britannia Lodge, Wellington. | 3. Alexandra Lodge, Port Molyneux. |
| 12. Antipodean Lodge, Wellington. | 4. Prince of Wales Lodge, Port Chalmers. |
| 13. Eketahuna Lodge, Eketahuna. | 5. Tapanui Lodge, Tapanui. |
| 63. Rose of the Valley Lodge, Lower Hutt. | 6. Roxburgh Lodge, Roxburgh. |
| | 7. Prince Alfred Lodge, Hawkesbury. |
| 77. <i>Marlborough District</i> —Blenheim. | 8. Dunedin Lodge, Dunedin. |
| 1. Marlborough Lodge, Blenheim. | 9. Waipori Lodge, Waipori. |
| 2. Renwick Lodge, Renwick. | 10. Palmerston Lodge, Palmerston South. |
| | 11. Dalton Lodge, Balclutha. |
| 25. <i>Nelson District</i> —Nelson. | 12. Lake Wakatipu Lodge, Queenstown. |
| 1. Howard Lodge, Nelson. | 13. Cromwell Lodge, Cromwell. |
| 2. General Cameron Lodge, Brightwater. | 14. Hand and Heart Lodge, Dunedin. |
| 4. Mansion of Peace Lodge, Wakefield. | 15. Oamaru Lodge, Oamaru. |
| 5. Travellers' Rest Lodge, Richmond. | 16. Band of Friendship Lodge, Kakanui. |
| 41. Nelson Lodge—Nelson. | 17. Tuapeka Pioneer Lodge, Lawrence. |
| | 18. Waitahuna Lodge, Waitahuna. |
| 244. <i>Motueka District</i> —Motueka. | 19. Bluespur Lodge, Bluespur. |
| 1. Motueka Lodge, Motueka. | 20. Mosgiel Lodge, Mosgiel. |
| 2. Good Intention Lodge, Riwaka. | 21. Mount Wendon Lodge, Waikaia. |
| 3. Takaka Lodge, Takaka. | 22. Caversham Lodge, Caversham. |
| 4. South Star Lodge, Dovedale. | 23. Valley Lodge, North-East Valley. |
| | 24. Naseby Lodge, Naseby. |
| 92. <i>North Westland District</i> —Reefton. | |
| 1. Reefton Lodge, Reefton. | 64. <i>Invercargill District</i> —Invercargill. |
| 2. Westport Lodge, Westport. | 1. Shamrock, Rose, and Thistle Lodge, Invercargill. |
| 3. Charleston Lodge, Charleston. | 2. St. George Lodge, Invercargill. |
| 5. Waimangaroa Lodge, Waimangaroa. | 3. Lumsden Lodge, Lumsden. |
| | 4. Winton Lodge, Winton. |
| 40. <i>Hokitika District</i> —Hokitika. | 5. United Gore Lodge, Gore. |
| 1. Hokitika Lodge, Hokitika. | 6. Awarua Lodge, Campbelltown. |
| 2. Albert Lodge, Kumara. | 7. Oreti Lodge, Dipton. |
| 3. Waimea Lodge, Stafford. | |
| 27. Greymouth Lodge—Greymouth. | |
| 45. Ross Lodge—Ross. | |

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*

II. INDEPENDENT ORDER OF ODD FELLOWS (AMERICAN).

- Reg. No.
146. *Grand Lodge of New Zealand*—Dunedin.
1. Pioneer Lodge, Dunedin.
 2. Star of Canterbury Lodge, Timaru.
 4. Alexandrovna Lodge, Temuka.
 5. Unity Lodge, South Dunedin.
 8. Southern Cross Lodge, Wellington.
 12. Alfred Lodge, Oamaru.
 15. Pioneer of Southland Lodge, Invercargill.
 16. Leith Lodge, Dunedin.
 17. Star of Auckland Lodge, Auckland.
 19. Victoria Lodge, Geraldine.
 20. Prebbleton Lodge, Prebbleton.

- Reg. No.
21. Alma Lodge, Wyndham.
 22. Ridgley Lodge, Christchurch.
 23. Wallace Lodge, Riverton.
 25. Gladstone Lodge, Fairlie Creek.
 26. Mataura Lodge, Mataura.
 27. Kawakawa Lodge, Kawakawa.
 28. Orient Lodge, Palmerston North.
 29. Kaeo Lodge, Kaeo.
 31. Washington Lodge, Sydenham.
 32. Linden Lodge, Kaikorai.
 33. Hawke's Bay Lodge, Napier.
 34. Spreydon Lodge, Spreydon.

III. NATIONAL INDEPENDENT ORDER OF ODD FELLOWS.

160. *Auckland Provincial District*—Auckland.
1. Auckland Pioneer Lodge, Auckland.

2. United Brothers Lodge, Newton.

IV. BRITISH UNITED ORDER OF ODD FELLOWS.

237. *Wellington District*—Wellington.
1. Aorangi Lodge, Wellington.
 2. Southern Star Lodge, Wellington.

3. Thorndon Lodge, Wellington.
4. Hinemoa Lodge, Christchurch.

V. ANCIENT ORDER OF FORESTERS.

17. *Auckland District*—Auckland.
1. Court City of Auckland, Auckland.
 2. " Eureka, Auckland.
 3. " Zealandia, Auckland.
 4. " Robin Hood, Pammure.
 5. " Nil Desperandum, Newton.
 6. " Royal Oak, Tauranga.
 7. " Pride of Onehunga, Onehunga.
 8. " Pride of the North, Grahamstown.
 9. " Star of the South, Otahuhu.
 10. " Pride of Newmarket, Auckland.
 11. " Northern Wairoa, Dargaville.
 12. " Pride of Parnell, Thames.
 13. " Star of Helensville, Helensville.
 14. " Victoria, Devonport.
 15. " Queen of the North, Maungaturoto.
 16. " Excelsior, Kamo.
 17. " Kihikihi, Kihikihi.

17. Court Loyal Halcombe, Halcombe.
18. " Pohangina, Ashurst.
19. " Epuni, Petone.
20. " Pahiatua, Pahiatua.
21. " Kopuaranga, Mauriceville.
22. " Hunterville, Hunterville.

34. Court Sir George Grey—Wellington.

4. *Nelson District*—Nelson.

1. Court Pride of the Forest, Wakapuaka.
2. " Concord, Greymouth.
3. " Sherwood Forest, Stoke.
4. " Robin Hood, Nelson.
5. " Aorere, Collingwood.
6. " Inangahua, Reefton.
7. " Unity, Havelock.
8. " Perseverance, Motueka.
9. " Charleston, Charleston.
10. " Royal Oak, Westport.

150. *Hawke's Bay District*—Napier.
1. Court Sir Charles Napier, Napier.
 2. " Captain Cook, Napier.
 3. " Sir Henry Havelock, Havelock.
 4. " Robin Hood, Port Ahuriri.
 5. " Ruahine, Waipukurau.
 6. " Lord Clyde, Wairoa.
 7. " Heretaunga, Hastings.
 8. " Little John, Waipawa.
 9. " Ormond, Makatoka.
 10. " Rising Sun, Danevirke.
 11. " Waitangi, West Clive.
 12. " Redclyffe, Taradale.

227. Court Pride of the West—Hokitika.

28. *Canterbury United District*—Christchurch.

1. Court Pride of Courtenay, Courtenay.
 2. " Thistle of the Forest, Sydenham.
 4. " Woodford, Kaiapoi.
 5. " Pride of Richmond, Richmond.
 8. " Papanui, Papanui.
2. Court Star of Canterbury—Christchurch.
143. " Queen of the Isles—Lyttelton.
139. Canterbury United District Widow and Orphan Fund—Christchurch.

216. *Taranaki District*—New Plymouth.
1. Court Taranaki, New Plymouth.
 2. " Inglewood Forest, Inglewood.
 3. " Raleigh, Waitara.
 4. " Egmont, Hawera.
 5. " Patea, Patea.

252. *South Canterbury District*—Timaru.

1. Court Southern Cross, Timaru.
2. " Progress, St. Andrews.

55. Court Waireka—New Plymouth.

10. *United Otago District*—Dunedin.

1. Court Enterprise, Dunedin.
 2. " Pride of Dunedin, Dunedin.
 3. " Pride of Oamaru, Oamaru.
 5. " Robin Hood, Port Chalmers.
 7. " Roxburgh, Roxburgh.
 8. " St. Andrews, Caversham.
 11. " Pride of Alexandra, Alexandra.
 12. " Bruce, Milton.
 13. " Pride of the Lake, Queenstown.
 14. " Excelsior, Mornington.
 15. " Pride of the Leith, Dunedin.
 16. " Havelock, Waitahuna.
 17. " Star of the South, Invercargill.
70. Court Star of the Dunstan—Clyde.
114. " Star of Tuapeka—Lawrence.

144. *Wellington District*—Wellington.
1. Court Robin Hood, Wellington.
 2. " Sir George Bowen, Wellington.
 4. " Clarendon, Picton.
 5. " Manawatu, Palmerston North.
 6. " Loyal Feilding, Feilding.
 7. " William Gladstone, Gisborne.
 8. " Pioneer, Te Nui.
 9. " Roderick Dhu, Wanganui.
 10. " Blenheim, Blenheim.
 11. " Loyal Enterprise, Masterton.
 12. " Marquis of Normanby, Carterton.
 13. " Little John, Marton.
 14. " Wairarapa, Greytown.
 15. " Egmont, Opunake.
 16. " Woodville, Woodville.

Courts not in Districts.

88. Court Coromandel—Coromandel.
200. " Foresters' Pride—Waimate.

VI. ANCIENT ORDER OF SHEPHERDS.

11. Sanctuary Sir George Grey—Wellington

173. Sanctuary Star of Canterbury—Christchurch.

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*

VII. UNITED ANCIENT ORDER OF DRUIDS.

Reg. No.		Reg. No.	
152.	Pioneer Lodge—Christchurch.	207.	Trafalgar Lodge—Kaiapoi.
155.	Hope of St. Albans Lodge—St. Albans.	208.	Star of Ashburton Lodge—Ashburton.
158.	Oak of Sydenham Lodge—Sydenham.	210.	Linden Lodge—Roslyn.
159.	Mistletoe Lodge—Christchurch.	211.	Hope of Amberley Lodge—Amberley.
164.	Lyttelton Hearts of Oak Lodge—Lyttelton.	212.	Myrtle Lodge—Tauranga.
166.	Enterprise Lodge—South Dunedin.	218.	West Harbour Lodge—Rothestay.
167.	Ethelbert Lodge—Springston.	219.	All Nations Lodge—Port Chalmers.
168.	Otago Lodge—Dunedin.	220.	Bishop Lodge—Wanganui.
171.	Ivanhoe Lodge—Dunedin.	221.	Totara Lodge—Carterton.
174.	Star of the West Lodge—Greymouth.	222.	Brunner Lodge—Brunnerton.
177.	Excelsior Lodge—Wellington.	225.	Endeavour Lodge—Oamaru.
178.	Star of New Zealand Lodge—Lower Hutt.	226.	Blenheim Mistletoe Lodge—Blenheim.
181.	Bud of Hope Lodge—Rangiora.	232.	Albion Lodge—Napier.
184.	Perseverance Lodge—Addington.	233.	Royal Oak Lodge—Opotiki.*
189.	Royal Oak Lodge—Caversham.	236.	Poneke Lodge—Petone.
192.	Acorn Lodge—Invercargill.	239.	Pacific Lodge—Wellington.
195.	Star of Anglesea Lodge—Lincoln.	240.	Turanganui Lodge—Gisborne.
193.	Timaru Lodge—Timaru.	243.	Ponsonby Lodge—Ponsonby.
201.	Anchor Lodge—Woolston.	247.	Waiohine Lodge—Greytown.
203.	Ohoka Lodge—Ohoka.	249.	Rangitoto Lodge—Wellington.
205.	Auckland Lodge—Auckland.	250.	Good Intent Lodge—Mosgiel.

VIII. INDEPENDENT ORDER OF RECHABITES.

190.	<i>New Zealand District</i> —Auckland.	10.	Unity Tent, New Plymouth.
1.	Hope of Auckland Tent, Auckland.	11.	Hope of Ormondville Tent, Ormondville
2.	Eden Tent, Newmarket.	12.	Masterton Tent, Masterton.
3.	Northern Star Tent, Aratapu.	13.	Excelsior Tent, Waipukurau.
4.	Star of Hauraki Tent, Thames.	14.	Rose of Sharon Tent, Waipawa.
5.	Hope of Mahurangi Tent, Warkworth.	15.	Hope of Napier Tent, Napier.
6.	Gordon Tent, Onehunga.	17.	Sir Wilfrid Lawson Tent, Sanson.
7.	Hope of Bombay Tent, Bombay.	19.	Excelsior Tent, Wellington.
8.	Northern Wairoa Tent, Mangawhare.	20.	Haste to the Rescue Tent, Wellington.
9.	Devonport Tent, Devonport.	21.	Bon Accord Tent, Blenheim.
10.	Whangaroa Tent, Whangaroa.	26.	Hope of Carterton Tent, Carterton.
110.	<i>New Zealand Central District</i> —Wellington.	27.	Faithful Friend Tent, Waimate.*
1.	Good Samaritan Tent, Timaru.*	28.	Hope of Johnsonville Tent, Johnsonville.
2.	Murihiku Tent, Invercargill.	29.	Hawera Tent, Hawera.
3.	Scandia's Hope Tent, Norsewood.	30.	Star of Wakefield Tent, Wakefield.
4.	Hope of Woodville Tent, Woodville.	31.	Progress Tent, Kaikora, Hawke's Bay.
5.	Hope of Wellington Tent, Wellington.	32.	Unity Tent, Marton.
6.	Hope of Dunedin Tent, Dunedin.	33.	Olive Branch Tent, Bull's.
7.	Pride of Christchurch Tent, Christchurch.	34.	Jubilee Tent, Hutt.
8.	Perseverance Tent, Wellington.	35.	Good Intent Tent, Motupipi.
9.	Bud of Promise Tent, Nelson.	98.	Star of Hope Tent, Hokitika.

IX. SONS AND DAUGHTERS OF TEMPERANCE OF AUSTRALASIA.

170.	<i>Grand Division of New Zealand</i> —Addington.	9.	Advance Division, Wellington.
2.	Helpmate Division, Ashburton.	10.	Sunbeam Division, Wanganui.
4.	Resolution Division, Rangiora.	112.	Perseverance Division—Christchurch.
5.	Try-Again Division, Woodend.	118.	Antidote Division—Dunedin.
6.	Excelsior Division, Addington.	147.	Progress Division—Kaiapoi.
7.	Elim Division, St. Albans.	156.	Ray of Hope Division—Greymouth.
8.	Onward Division, Papanui.		

X. HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

198.	<i>New Zealand District</i> —Auckland.	15.	Grahamstown Branch, Thames.
2.	St. John's Branch, Leeston.	16.	Waipawa " Waipawa.
3.	St. Patrick's " Christchurch.	17.	St. Joseph's " Hastings.
4.	Invercargill " Invercargill.	18.	St. Joseph's " Dunedin.
6.	St. Patrick's " Lincoln.	19.	Charleston " Charleston.
8.	St. Mary's " Timaru.	20.	Hokitika " Hokitika.
10.	St. Joseph's " New Plymouth.	21.	Greymouth " Greymouth.
11.	St. Patrick's " Wellington.	22.	Onehunga " Onehunga.
12.	Auckland " Auckland.	23.	St. Patrick's " Rangiora.
13.	Hamilton " Hamilton.	24.	Sacred Heart " Ponsonby.
14.	St. Patrick's " Blenheim.	25.	St. Michael's " Masterton.

XI. PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

197.	<i>Grand Council of New Zealand</i> —Thames.	6.	Alexandra " Lodge, Auckland.
1.	Prince of Wales Lodge, Thames.	8.	Star of Onehunga " Onehunga.†
2.	Pioneer Lodge, Dunedin.	9.	Triumph " South Dunedin.
3.	Excelsior " Green Island.	11.	Star of Hastings " Hastings.
4.	Wickliffe " Napier.	12.	Valley True Blue " North-East Valley.
5.	John Knox " Wellington.	14.	Star of Oamaru " Oamaru.

XII. RAILWAY BENEFIT SOCIETIES.

154.	New Zealand Railway Employés' Benefit Society—Invercargill.	161.	Otago Railway Employés' Benefit Society—Dunedin.
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XIII. MISCELLANEOUS FRIENDLY SOCIETIES.

153.	<i>Loyal United Friends Benefit Society</i> —Auckland.	230.	Rational Sick and Burial Association—St. Albans.
1.	Reliance Lodge, Auckland.	260.	New Zealand United Legal Friendly Benefit Burial Society—Auckland.
183.	Grey Valley Accident Relief Fund—Brunnerton.		

* Ceased to exist, but registry not cancelled as at 31st December, 1888.

† Registry since cancelled.

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*

XIV. WORKING-MEN'S CLUBS.

Reg. No.	Reg. No.
151. Wellington Working-Men's Club and Literary Institute—Wellington.	209. Sydenham and Addington Working-Men's Club and Mutual School of Arts—Sydenham.
162. Christchurch Working-Men's Club and Mutual School of Arts—Christchurch.	215. Auckland Working-Men's Club and Mechanics' Institute—Auckland.
176. Winton Working-Men's Club—Winton.	231. Kaiapoi Working-Men's Club—Kaiapoi.
186. Greytown Working-Men's Club—Greytown.	233. Petone Working-Men's Club and Literary Institute—Petone.
202. Garibaldi Club—Wellington.	

XV. SPECIALLY-AUTHORIZED SOCIETIES.

169. <i>Grand Lodge of New Zealand of the Independent Order of Good Templars</i> —Dunedin.	91. Undaunted Lodge, Otake.
1. Pioneer Lodge, Dunedin.	93. Welcome Retreat Lodge, Geraldine.
2. Aggressive Lodge, Blenheim.	94. Loyal Marine Lodge, Nelson.
3. Dauntless Lodge, Christchurch.	96. St. John's Lodge, Wellington.
4. Hope of Christchurch Lodge, Christchurch.	99. Southern Star Lodge, Wanganui.
6. Pioneer Lodge, Wellington.	104. Lily of the Valley Lodge, North Dunedin.
7. Star of South Canterbury Lodge, Waimate.	106. Bushman's Pride Lodge, Alford Forest.
9. Loyal Nelson Lodge, Nelson.	107. Hope of Wakefield Lodge, Wakefield.
12. West Coast Pioneer Lodge, Greymouth.	108. Pride of Dunedin Lodge, Dunedin.
13. Good Intent Lodge, Rangiora.	110. Seashell Lodge, Lyttelton.
17. Robert Bruce Lodge, Bannockburn.	112. Lifeboat Lodge, Timaru.
18. Star of the East Lodge, Ashburton.	113. Rose of Springburn Lodge, Springburn.
19. New Hope Lodge, Westport.	95. Union of Otago Temple, Dunedin.
21. Haste to the Rescue Lodge, Havelock.	102. Unity Degree Temple, Ashburton.
24. Reefton Fraternal Lodge, Reefton.	185. Invercargill Total Abstinence Society—Invercargill.
30. Pride of Hawke's Bay Lodge, Port Ahuriri.	217. Christchurch and Suburban Co-operative Money Club—Christchurch.
31. Premier Lodge, Hokitika.	223. Invercargill United Friendly Societies' Dispensary—Invercargill.
32. Hope of Stafford Lodge, Stafford.	228. Addington Workshops Band—Christchurch.
33. Providence Lodge, Courtenay.	229. Sydenham and Suburban Co-operative Money Club—Sydenham.
35. Golden Stream Lodge, Alexandra, Otago.	235. Blue Ribbon Gospel Army—Christchurch.
37. New Era Lodge, Purakanui.	241. New Zealand Friendly Societies' Guarantee Association—Wellington.
40. Second-to-None Lodge, Pigeon Bay.	242. Dunedin United Friendly Societies' Dispensary—Dunedin.
41. Hope of Brunnerton Lodge, Brunnerton.	245. Star of Newtown Lodge, I.O.G.T.—Wellington.
42. Woodstock Lodge, Woodstock.	246. Lyttelton United Friendly Societies' Dispensary—Lyttelton.
47. Victory Lodge, No Town.	248. Timaru United Friendly Societies' Dispensary—Timaru.
48. Victoria Lodge, Noble's.	251. New Zealand Foresters' Guarantee Association—Christchurch.
50. Kumara Lodge, Kumara.	255. Temple of Peace Lodge, I.O.G.T., Kaiwarra.
53. Rock of Freedom Lodge, Ashley Bank.	257. Opotiki Gospel Temperance and Mutual Improvement Society—Opotiki.
54. Hearts and Homes Lodge, Orepuki.	258. South Rakaia and Suburban Co-operative Money Club—South Rakaia.
57. Dawn of Peace Lodge, Ashburton.	259. Thames Ranger Band Society—Thames.
59. True Blue Lodge, Waitahuna.	
66. St. Helena Lodge, Greymouth.	
68. Phoenix Lodge, Masterton.	
69. North Star Lodge, Kaikoura.	
72. Pride of Brookside Lodge, Brookside.	
73. Mount Fyfe Lodge, Mount Fyfe.	
76. Heart and Hand Lodge, Lumsden.	
77. Pride of Mount Grey Lodge, Mount Grey.	
85. Southern Cross Lodge, Invercargill.	
86. Guiding Star Lodge, Dunedin.	
89. Akaroa Hope Lodge, Akaroa.	

APPENDIX VI.

FORMS which may be obtained free on application to the REGISTRAR of FRIENDLY SOCIETIES.

- Form of application to register a society under the Friendly Societies Act.
- Form of notice of establishment of branch of registered society.
- Form of application for the conversion of a registered society into a branch.
- Form of declaration to accompany the foregoing.
- Form of application to register complete amendment of rules (societies).
- Form of application to register complete amendment of rules (branches).
- Form of application to register partial amendment of rules (societies).
- Form of application to register partial amendment of rules (branches).
- Form of declaration in support of amendment of rules (societies).
- Form of declaration in support of amendment of rules (branches).
- Form of notice of appointment of trustees (societies).
- Form of notice of appointment of trustees (branches).
- Form of notice of change of registered office of society.
- Form of notice of change of place of establishment of branch.
- Form of return to District Land Registrar—"Friendly Societies Act, 1882," section 14 (5).

APPENDIX VII.

REGISTERED TRADE-UNIONS as at the 31st December, 1888.

Reg. No.
1. Christchurch Operative Bootmakers' Society.
2. Dunedin Operative Bootmakers' Union.
3. New Zealand Union of the Federated Stewards' and Cooks' Union of Australasia.
4. Federated Seamen's Union of New Zealand.
5. Wellington Operative Bootmakers' Society.
6. Auckland Operative Bootmakers' Society.
7. Operative Bakers' Association of Dunedin.
8. Grey Valley Coal Miners' Association.
9. New Zealand Federated Bootmakers' Union.

STATISTICS OF FRIENDLY SOCIETIES FOR 1887.

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TABLE I.—Number of Members and Amounts of Benefit and other Funds, as at the 31st December, 1887, of all Friendly Societies and Branches from which Returns were received in accordance with the Act.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
				£ s. d.	£ s. d.	£ s. d.	£
M.U.I.O.F.							
<i>Auckland District—</i>							
Fountain of Friendship Lodge	Auckland	1844	360	17,398 6 5	11,922 12 9	5,470 13 8	+ 7.10
Good Intent	"	1850	255	4,034 11 6	2,784 11 6	1,250 0 0	- 11.65
Parnell	Parnell	1859	90	2,644 1 8	2,562 12 10	81 8 10	+ 5.42
Charles Bruce	Thames	1865	50	1,829 8 11	1,786 15 11	42 13 0	+ 13.36
Waikato	"	1866	147	3,657 18 10	3,551 16 2	106 2 8	+ 1.70
Duke of Cambridge	Cambridge	1867	59	299 0 9	292 0 9	7 0 0	- 4.60
Gisborne	Gisborne	1874	27	1,029 2 1	1,029 2 1	..	+ 10.03
National	Coromandel	1876	20	438 12 10	425 12 9	13 0 1	+ 2.67
Howick	Howick	1876	60	655 15 2	546 9 10	109 5 4	- 5.28
Ponsonby	Ponsonby	1879	43	508 7 10	458 9 1	49 18 9	- 7.80
Franklin	Otahuhu	1881	43	188 0 1	188 0 1	..	- 6.98
Warkworth Pioneer	Warkworth	1884	24	40 16 5	40 16 5	..	- 7.73
Central Body	Auckland	..	..	5,884 1 6	5,852 10 8	31 10 10	..
Total	..	..	1,178	38,603 4 0	31,441 10 10	7,161 13 2	..
<i>Hawke's Bay District—</i>							
Napier Lodge	Napier	1856	151	3,403 16 2	3,401 17 2	1 19 0	+ 8.44
Mecanee	Taradale	1871	40	478 19 10	467 10 0	11 9 10	- 4.00
Abbotsford	Waipawa	1873	183	2,339 5 0	2,183 5 0	156 0 0	- 0.48
Clive	West Clive	1876	27	502 8 3	500 8 3	2 0 0	+ 2.31
Hastings	Hastings	1878	109	700 17 2	698 13 0	2 4 2	- 2.83
Victoria	Porangahau	1878	15	455 14 9	301 13 11	154 0 10	+ 1.09
Tavistock	Waipukurau	1879	32	278 4 0	253 4 0	25 0 0	- 3.15
Woodville	Woodville	1880	37	309 6 4	292 5 3	17 1 1	+ 0.75
Ruahine	Hampden	1885	19	63 1 5	58 16 8	4 4 9	..
Kaikora North	Kaikora N.	1886	18	28 14 0	24 1 6	4 12 6	..
Forest Home	Ormondville	1887	33	50 1 4	26 13 0	23 8 4	..
Central Body	Napier	..	..	120 3 9	77 10 8	42 13 1	..
Total	..	..	663	8,730 12 0	8,285 18 5	444 13 7	..
<i>New Plymouth District—</i>							
Egmont Lodge	N. Plymouth	1857	156	1,936 7 6	1,908 14 9	27 12 9	- 12.67
Excelsior	"	1865	67	1,519 5 2	1,498 5 9	20 19 5	+ 3.24
Waitara	Waitara	1876	55	351 11 2	345 3 8	6 7 6	- 0.62
Union	Hawera	1881	84	241 10 4	226 18 7	14 11 9	- 8.98
Central Body	N. Plymouth	..	..	179 0 6	127 8 4	51 12 2	..
Total	..	..	362	4,227 14 8	4,106 11 1	121 3 7	..
<i>Wanganui District—</i>							
Wanganui Lodge	Wanganui	1858	148	4,680 13 11	3,053 16 0	1,626 17 11	- 4.73
<i>Wellington District—</i>							
Britannia Lodge	Wellington	1843	300	8,586 10 1	8,412 1 1	174 9 0	+ 6.45
Antipodean	"	1847	214	6,333 15 9	5,859 8 2	474 7 7	+ 6.07
Rose of the Valley	Lower Hutt	1849	139	2,863 14 8	2,378 8 4	490 6 4	- 10.08
Kainapoura	Tawa Flat	1857	20	227 12 8	199 1 1	28 11 7	- 5.60
Rose of Sharon	Upper Hutt	1857	41	533 16 0	533 6 6	0 9 6	- 0.85
St. George	Pahautanui	1867	35	330 6 0	237 1 4	93 4 8	- 12.06
Unity	Featherston	1872	50	563 7 4	546 7 7	16 19 9	- 1.75
Combination	Johnsonville	1876	23	354 2 3	133 16 8	220 5 7	- 4.22
Heart of Oak	Carterton	1877	48	374 8 0	326 14 0	47 14 0	- 10.31
Masterton	Masterton	1877	48	336 9 6	279 3 6	57 6 0	- 10.56
Greytown	Greytown	1879	44	531 2 4	428 16 7	102 5 9	- 1.89
Petone	Petone	1882	76	327 5 7	194 3 10	133 1 9	- 13.97
Central Body	Wellington	..	..	213 7 10	85 9 2	132 13 8	..
Total	..	..	1,038	21,585 18 0	19,613 17 10	1,972 0 2	..
<i>Marlborough District—</i>							
Marlborough Lodge	Blenheim	1860	113	3,289 8 4	3,227 5 7	62 2 9	+ 2.03
Renwick	Renwick	1867	35	1,040 3 9	989 16 9	50 7 0	- 1.66
Central Body	Blenheim	..	..	608 6 8	4 19 3	603 7 5	..
Total	..	..	148	4,937 18 9	4,222 1 7	715 17 2	..
<i>Nelson District—</i>							
Nelson Lodge	Nelson	1842	261	3,609 6 6	3,493 6 0	116 0 6	- 7.58
Travellers' Rest	Richmond	1847	124	1,333 7 9	1,125 4 8	8 3 1	- 5.94
Howard	Nelson	1847	251	4,923 0 2	4,723 16 4	199 3 10	+ 1.02
Mansion of Peace	Wakefield	1859	156	1,913 1 3	1,777 15 4	135 5 11	+ 0.90
General Cameron	Brightwater	1865	73	686 17 10	652 9 1	34 8 9	- 5.05
Central Body	Nelson	..	..	2,475 8 5	589 11 8	1,885 16 9	..
Total	..	..	865	14,741 1 11	12,362 3 1	2,378 18 10	..

* Inclusive of the Funeral Fund of the Central Body.

MEMBERSHIP AND FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
				£ s. d.	£ s. d.	£ s. d.	£
M.U.I.O.O.F.—<i>continued.</i>							
<i>Motueka District—</i>							
Motueka Lodge ..	Motueka ..	1850	109	2,607 17 2	2,599 4 8	8 12 6	- 0·02
Good Intention " ..	Riwaka ..	1860	59	1,433 14 10	1,272 13 3	161 1 7	- 7·84
Takaka " ..	Takaka ..	1863	73	796 17 11	753 2 6	43 15 5	- 4·69
South Star " ..	Dovedale ..	1880	26	79 5 5	49 13 10	29 12 7	- 9·77
Central Body ..	Motueka ..	..	..	1,208 19 6	16 19 2	1,192 0 4	..
Total ..	..	..	267	6,126 14 10	4,691 12 5	1,435 2 5	..
<i>North Westland District—</i>							
Westport Lodge ..	Westport ..	1867	79	2,005 11 3	1,996 6 0	9 5 3	+ 8·05
Charleston " ..	Charleston ..	1867	55	2,419 6 9	2,379 6 9	40 0 0	+17·00
Reefton " ..	Reefton ..	1872	79	2,000 19 7	1,953 3 1	47 16 6	+ 7·11
Waimangaroa " ..	Denniston ..	1886	18	70 12 4	52 19 4	17 13 0	- 1·89
Central Body ..	Reefton ..	..	..	53 6 4	13 6 4	40 0 0	..
Total ..	..	..	231	6,549 16 3	6,395 1 6	154 14 9	..
<i>Hokitika District—</i>							
Hokitika Lodge ..	Hokitika ..	1866	126	3,767 8 10	3,767 8 10	..	- 9·24
Ross " ..	Ross ..	1867	37	2,205 14 2	2,154 13 3	51 0 11	+ 7·73
Waimea " ..	Stafford ..	1867	48	892 8 10	858 17 1	33 11 9	-15·36
Greymouth " ..	Greymouth ..	1867	81	2,875 2 0	2,839 5 4	35 16 8	+ 2·29
Albert " ..	Kumara ..	1870	48	632 10 1	616 13 4	15 16 9	-11·26
Central Body ..	Hokitika ..	..	..	73 6 10	61 17 2	11 9 8	..
Total ..	..	..	340	10,446 10 9	10,298 15 0	147 15 9	..
<i>Ashley District—</i>							
Rangiora Lodge ..	Rangiora ..	1860	182	3,153 7 7	3,153 7 7	..	+ 8·82
Nil Desperandum " ..	East Oxford ..	1868	63	997 8 9	997 6 8	0 2 1	+ 8·55
Leithfield " ..	Leithfield ..	1873	33	586 1 9	574 10 8	11 11 1	+11·71
Cust " ..	Cust ..	1874	36	444 10 6	419 10 6	25 0 0	+ 5·33
Woodend " ..	Woodend ..	1874	40	399 5 9	399 5 9	..	+ 2·77
Oxford " ..	West Oxford ..	1876	69	378 17 5	366 18 8	11 18 9	- 0·11
Ohoka " ..	Ohoka ..	1876	45	351 4 6	351 4 6	..	+ 2·76
Amberley " ..	Amberley ..	1876	50	521 6 10	509 3 4	12 3 6	+ 2·80
Waikari " ..	Waikari ..	1880	27	219 11 1	171 16 6	47 14 7	+ 2·59
Central Body ..	Rangiora ..	..	1	199 2 7	118 10 11	80 11 8	..
Total ..	..	..	546	7,250 16 9	7,061 15 1	189 1 8	..
<i>North Canterbury District—</i>							
City of Christchurch Lodge ..	Christchurch ..	1853	348	9,780 4 10	8,406 0 5	1,374 4 5	+ 9·01
Kaipoi " ..	Kaipoi ..	1858	91	1,585 9 10	1,472 18 6	112 11 4	+ 3·21
Volunteer " ..	Sydenham ..	1866	121	1,948 17 3	1,933 14 10	15 2 5	+ 5·69
Benevolent " ..	Christchurch ..	1866	84	2,139 10 4	2,139 10 4	..	+ 9·58
Perseverance " ..	Woolston ..	1872	163	1,558 6 9	1,501 11 0	56 15 9	- 1·21
Ashburton " ..	Ashburton ..	1873	122	1,119 15 11	1,110 6 9	9 9 2	- 0·53
Malvern " ..	Waddington ..	1877	22	149 15 5	147 5 5	2 10 0	- 1·79
Phillipstown " ..	Linwood ..	1879	32	18 4 8	18 4 8	..	- 8·79
Leeston " ..	Leeston ..	1880	40	393 8 6	391 16 3	1 12 3	- 2·17
Papanui " ..	Papanui ..	1880	25	153 9 10	153 9 10	..	- 0·83
Waterton " ..	Waterton ..	1881	30	252 1 3	232 4 10	19 16 5	+ 0·13
South Rakaia " ..	South Rakaia ..	1881	37	441 17 8	276 6 0	165 11 8	- 1·45
Pioneer " ..	Springburn ..	1881	34	290 1 9	273 12 9	16 9 0	- 0·80
Tinwald " ..	Tinwald ..	1882	28	176 6 1	168 8 3	7 17 10	- 2·48
Addington " ..	Addington ..	1882	50	298 7 1	292 18 4	5 8 9	- 2·32
Coleridge " ..	Glentunnel ..	1883	26	138 3 0	128 18 11	9 4 1	- 1·67
Heart of Oak " ..	Kaikoura ..	1885	63	150 5 6	106 6 5	43 19 1	- 3·55
Riccarton " ..	Up. Riccarton ..	1886	30	50 7 1	35 12 7	14 14 6	- 3·92
Central Body ..	Christchurch ..	..	11	757 6 6	405 12 7	351 13 11	..
Total ..	..	..	1,357	21,401 19 3	19,194 18 8	2,207 0 7	..
<i>Lyttelton District—</i>							
City of Norwich Lodge ..	Lyttelton ..	1850	279	5,101 0 10	4,961 13 11	139 6 11	+ 6·58
Good Intent " ..	Akaroa ..	1860	99	1,826 17 2	1,814 15 5	12 1 9	+10·36
Timaru " ..	Timaru ..	1864	191	3,287 16 4	2,140 18 8	1,146 17 8	- 1·34
Heart of Friendship " ..	Waimate ..	1871	25	542 14 6	502 14 6	40 0 0	+ 9·52
Hand of Friendship " ..	Okain's Bay ..	1875	26	499 8 0	489 8 0	10 0 0	+ 6·24
Hand and Heart " ..	Pigeon Bay ..	1876	37	456 8 1	443 15 0	12 13 1	+ 5·32
Perseverance " ..	Barry's Bay ..	1881	18	207 8 4	207 8 4	..	- 3·69
Central Body ..	Lyttelton ..	..	1	64 18 9	19 3 8	45 15 1	..
Total ..	..	..	676	11,986 12 0	10,579 17 6	1,406 14 6	..
<i>Otago District—</i>							
Hand and Heart Lodge ..	Dunedin ..	1848	402	13,737 10 10	11,683 18 10	2,053 12 0	+ 4·14
Dunedin " ..	..	1862	169	6,254 18 11	6,034 13 11	220 5 0	+ 9·12
Dalton " ..	Balclutha ..	1864	61	1,066 5 10	999 10 10	66 15 0	- 7·29
Prince of Wales " ..	Port Chalmers ..	1864	65	1,698 7 7	1,694 1 5	4 6 2	- 3·26

* Inclusive of the Funeral Fund of the Central Body.

MEMBERSHIP AND FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
				£ s. d.	£ s. d.	£ s. d.	£
<i>M.U.I.O.O.F.—continued.</i>							
<i>Otago District—continued.</i>							
Albion Lodge ..	Dunedin ..	1864	71	1,846 15 3	1,782 4 4	64 10 11	- 5-15
Oamaru ..	Oamaru ..	1864	46	2,710 5 4	2,117 4 5	593 0 11	+ 3-62
Tuapeka Pioneer ..	Lawrence ..	1865	78	1,690 7 6	1,581 16 4	108 11 2	- 12-13
Waitahuna ..	Waitahuna ..	1866	46	1,467 6 3	1,467 6 3	..	- 8-12
Prince Alfred ..	Waikouaiti ..	1866	49	1,575 2 0	1,525 2 0	50 0 0	+ 2-64
Waipori ..	Waipori ..	1867	25	811 5 9	792 18 4	18 7 5	- 2-58
Bluespur ..	Bluespur ..	1867	57	879 17 10	832 10 10	47 7 0	- 13-09
Naseby ..	Naseby ..	1868	35	614 19 3	556 9 11	58 9 4	- 11-08
Alexandra ..	Pt. Molyneux ..	1869	33	908 7 5	844 8 1	63 19 4	- 1-83
Roxburgh ..	Roxburgh ..	1869	36	802 13 2	802 13 2	..	- 11-93
Tapanui ..	Tapanui ..	1869	63	802 18 9	751 19 1	50 19 8	- 12-89
Lake Wakatipu ..	Queenstown ..	1869	42	1,390 6 7	1,390 6 7	..	- 1-08
Palmerston ..	Palmerston S. ..	1870	34	524 8 11	511 9 5	9 19 6	- 6-29
Cromwell ..	Cromwell ..	1870	46	1,708 11 5	1,693 11 5	15 0 0	- 0-31
Mount Wendon ..	Waikaia ..	1871	58	1,642 18 6	1,630 18 6	12 0 0	- 6-86
Band of Friendship ..	Kakanui ..	1872	12	452 11 7	394 9 0	58 2 7	+ 2-15
Outram ..	Outram ..	1875	54	944 10 2	916 18 10	27 11 4	- 3-87
Mosgiel ..	Mosgiel ..	1879	105	888 6 1	846 7 10	41 18 3	- 6-32
Caversham ..	Caversham ..	1881	46	251 12 2	230 13 5	20 18 9	- 7-79
Valley ..	N.E. Valley ..	1883	23	189 4 9	177 19 9	11 5 0	- 7-21
Central Body ..	Dunedin ..	..	..	707 2 7	237 19 8	469 2 11	..
Total ..	..	..	1,656	45,563 14 5	41,497 12 2	4,066 2 3	..
<i>Invercargill District—</i>							
Shamrock, Rose, & Thistle Lodge	Invercargill ..	1860	190	6,397 9 10	6,324 12 11	72 16 11	+ 6-36
St. George ..	" ..	1868	148	3,431 13 7	3,408 10 4	23 3 3	- 4-35
Winton ..	Winton ..	1874	35	703 12 10	569 19 7	133 13 3	- 9-61
United Gore ..	Gore ..	1878	36	331 15 5	292 10 5	39 5 0	- 6-36
Lumsden ..	Lumsden ..	1882	66	431 1 11	419 11 11	11 10 0	- 7-02
Awarua ..	Campbelltown ..	1883	22	169 2 1	141 1 1	28 1 0	..
Oreti ..	Dipton ..	1885	23	32 19 8	1 9 10	31 9 10	..
Central Body ..	Invercargill ..	..	..	332 4 10	198 7 9	133 17 1	..
Total ..	..	..	520	11,830 0 2	11,356 3 10	473 16 4	..
Total of order ..	..	..	9,995	218,663 7 8	194,161 15 0	24,501 12 8	..
<i>I.O.O.F.</i>							
<i>Grand Lodge of New Zealand—</i>							
Pioneer Lodge ..	Dunedin ..	1862	97	1,386 9 10	1,267 8 3	119 1 7	+ 3-58
Leith ..	" ..	1867	72	977 3 9	925 1 6	52 2 3	+ 4-80
Alfred ..	Oamaru ..	1869	62	587 7 0	533 2 5	54 4 7	+ 4-15
Star of Canterbury ..	Timaru ..	1869	19	341 4 6	210 8 2	120 16 4	- 1-00
Alexandrovna ..	Temuka ..	1874	29	402 4 3	393 15 10	8 8 5	+ 6-74
Linden ..	Kaikorai ..	1875	40	153 14 11	135 18 10	17 16 1	- 3-87
Southern Cross ..	Wellington ..	1877	104	1,292 1 2	1,069 1 6	222 19 8	+ 6-87
Pioneer of Southland ..	Invercargill ..	1878	95	750 13 5	678 16 5	71 17 0	+ 3-53
Star of Auckland ..	Auckland ..	1878	77	759 13 3	635 0 2	124 13 1	+ 3-85
Prebbleton ..	Prebbleton ..	1881	24	215 7 9	165 7 9	50 0 0	+ 3-67
Alma ..	Wyndham ..	1882	16	302 9 3	203 0 11	99 8 4	+ 7-02
Wallace ..	Riverton ..	1882	21	239 4 1	173 12 9	65 11 4	+ 4-36
Kawakawa ..	Kawakawa ..	1883	26	194 1 8	154 1 3	40 0 5	+ 4-80
Gladstone ..	Fairlie Creek ..	1883	20	183 0 1	106 3 7	76 16 6	+ 3-20
Mataura ..	Mataura ..	1883	16	284 17 8	167 2 2	117 15 6	+ 7-09
Kaero ..	Kaero ..	1884	28	194 10 6	146 11 4	47 19 2	+ 3-77
Hawke's Bay ..	Napier ..	1886	26	63 5 9	32 17 8	30 8 1	+ 0-80
Spreydon ..	Spreydon ..	1887	21	29 2 8	2 5 3	26 17 5	- 1-16
Central Body ..	Dunedin ..	..	..	4,007 18 0	2,528 14 7	1,479 3 5	..
Total ..	..	..	793	12,364 9 6	9,538 10 4	2,825 19 2	..
<i>N.I.O.O.F.</i>							
<i>Auckland Provincial District—</i>							
Auckland Pioneer Lodge ..	Auckland ..	1878	199	650 2 3	578 17 5	71 4 10	- 9-44
United Brothers ..	" ..	1879	101	561 17 5	541 10 4	20 7 1	- 9-18
Central Body ..	" ..	..	..	1,079 7 3	1,040 16 8	38 10 7	..
Total ..	..	..	300	2,291 6 11	2,161 4 5	130 2 6	..
<i>B.U.O.O.F.</i>							
<i>Wellington District—</i>							
Aorangi Lodge ..	Wellington ..	1884	50	84 5 10	54 5 4	30 0 6	..
Southern Star Lodge ..	" ..	1886	35	32 10 4	10 4 4	22 6 0	..
Thorndon ..	" ..	1886	36	24 3 11	24 3 11	..	..
Central Body ..	" ..	..	..	92 17 6	57 19 4	34 18 2	..
Total ..	..	..	121	233 17 7	146 12 11	87 4 8	..

* Inclusive of the Funeral Fund of the Central Body.

MEMBERSHIP AND FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.		Sick and Funeral Fund.		Management Fund, Goods, &c.		Surplus or Deficiency per Member at last Valuation.*
				£	s. d.	£	s. d.	£	s. d.	
A.O.F.										
<i>Auckland District—</i>										
Court City of Auckland	Auckland	1863	406	5,238	3 11	5,052	4 3	185	19 8	- 4.48
" Pride of Parnell	Thames	1864	109	3,333	16 10	3,262	16 10	71	0 0	+ 6.60
" Zealandia	Auckland	1873	119	1,394	5 0	1,305	18 0	88	7 0	- 4.36
" Pride of Onehunga	Onehunga	1875	108	435	11 1	369	19 9	65	11 4	-10.28
" Pride of the North	Grahamstown	1875	69	441	5 5	376	2 3	65	3 2	-11.04
" Robin Hood	Panmure	1876	27	241	9 4	234	4 7	17	4 9	- 3.69
" Northern Wairoa	Dargaville	1877	53	339	9 1	295	8 8	44	0 5	- 9.73
" Eureka	Auckland	1879	109	511	13 7	442	16 4	68	17 3	- 8.87
" Pride of Newmarket	Newmarket	1879	45	241	13 5	233	13 5	8	0 0	- 8.28
" Nil Desperandum	Newton	1880	34	180	18 11	163	7 2	17	11 3	- 8.86
" Royal Oak	Tauranga	1880	62	173	11 0	131	5 1	42	5 11	- 9.44
" Star of the South	Otahuhu	1881	26	124	1 4	101	18 7	22	2 9	- 8.58
" Star of Helensville	Helensville	1883	48	274	13 10	273	7 8	1	6 2	-13.21
" Victoria	Devonport	1885	68	140	18 1	96	17 2	44	0 11	- 8.70
" Excelsior	Kamo	1886	23	41	4 4	16	15 9	24	8 7	- 9.68
" Kihikihi	Kihikihi	1886	40	54	5 4	31	1 0	23	4 4	- 9.98
" Central Body	Auckland	..	..	3,186	19 5	2,631	15 0	555	4 5	
Total	..	..	1,346	16,353	19 11	15,009	11 6	1,344	8 5	
<i>Hawke's Bay District—</i>										
Court Sir Charles Napier	Napier	1872	188	2,078	3 4	1,917	17 4	160	6 0	- 6.74
" Lord Clyde	Wairoa	1873	30	289	18 9	284	0 0	5	18 9	- 8.43
" Captain Cook	Napier	1875	161	1,268	14 5	1,174	11 10	94	2 7	- 7.68
" Sir Henry Havelock	Havelock	1875	84	610	3 8	582	4 6	27	19 2	- 5.88
" Robin Hood	Port Ahuriri	1878	33	239	7 8	212	17 5	26	10 3	- 7.67
" Ruahine	Waipukurau	1879	54	319	1 2	287	11 5	31	9 9	- 7.99
" Heretaunga	Hastings	1882	37	192	13 9	192	13 9	..	..	- 9.17
" Little John	Waipawa	1883	37	135	1 9	135	1 9	..	..	..
" Waitangi	West Clive	1884	34	114	17 5	111	3 4	3	14 1	..
" Rising Sun	Danevirke	1885	40	77	14 6	63	14 6	14	0 0	..
" Ormond	Makatoka	1885	47	135	10 11	118	10 11	17	0 0	..
" Redclyffe	Taradale	1886	34	67	11 10	51	9 6	16	2 4	..
" Central Body	Napier	..	..	592	6 10	472	13 7	119	13 3	..
Total	..	..	779	6,121	6 0	5,604	9 10	516	16 2	
<i>Taranaki District—</i>										
Court Taranaki	N. Plymouth	1864	70	1,029	4 5	1,029	4 5	..	..	-17.68
" Waireka	"	1866	126	1,475	13 9	1,472	10 0	3	3 9	- 9.25
" Patea	Patea	1867	44	239	0 7	111	4 5	127	16 2	-19.07
" Inglewood Forest	Inglewood	1876	66	332	8 8	332	8 8	..	..	-16.59
" Raleigh	Waitara	1883	32	76	8 8	76	8 8	..	..	-17.64
" Egmont	Hawera	1884	37	167	8 0	144	5 11	23	2 1	- 7.57
" Central Body	N. Plymouth	..	..	214	12 11	143	10 4	71	2 7	..
Total	..	..	375	3,534	17 0	3,309	12 5	225	4 7	
<i>Wellington District—</i>										
Court Sir George Grey	Wellington	1862	221	6,844	3 0	6,754	7 2	89	15 10	+11.38
" Robin Hood	"	1865	233	2,138	12 7	1,987	2 10	151	9 9	- 6.56
" Little John	Marton	1866	126	1,253	3 9	1,208	2 10	45	0 11	- 6.16
" Roderick Dhu	Wanganui	1867	117	828	17 3	828	17 3	..	..	- 5.81
" Sir George Bowen	Wellington	1868	355	2,556	11 3	2,293	4 4	263	6 11	- 7.70
" Blenheim	Blenheim	1869	128	2,981	15 9	2,909	2 9	72	13 0	+ 8.84
" Wairarapa	Greytown	1870	72	1,120	3 9	1,120	3 9	..	..	- 6.61
" Loyal Enterprise	Masterton	1871	112	709	12 7	693	0 2	16	12 5	- 8.46
" Clarendon	Pictou	1874	59	827	8 3	795	8 8	31	19 7	- 5.22
" Manawatu	Palmerston N.	1875	109	1,172	6 0	506	5 0	666	1 0	- 4.68
" Marquis of Normanby	Carterton	1876	52	436	4 6	427	14 6	8	10 0	- 7.20
" Loyal Feilding	Feilding	1876	60	590	11 3	572	6 9	18	4 6	- 0.75
" William Gladstone	Gisborne	1877	77	872	3 2	837	13 7	34	9 7	- 1.14
" Pioneer	Te Nui	1877	44	402	6 11	333	8 10	68	18 1	- 8.02
" Egmont	Opunake	1882	21	205	17 2	191	4 9	14	12 5	- 5.77
" Loyal Halcombe	Halcombe	1884	24	45	7 9	34	2 4	11	5 5	- 8.60
" Woodville	Woodville	1884	45	85	6 11	70	11 11	14	15 0	- 8.31
" Pohangina	Ashurst	1885	25	76	18 9	48	13 10	28	4 11	- 7.50
" Epuni	Petone	1886	79	110	19 3	68	19 7	41	19 8	- 8.53
" Central Body	Wellington	..	..	2,690	15 11	2,462	0 7	228	15 4	..
Total	..	..	1,959	25,949	5 9	24,142	11 5	1,806	14 4	
<i>Nelson District—</i>										
Court Robin Hood	Nelson	1862	203	3,436	15 0	3,284	7 0	152	8 0	-15.74
" Perseverance	Motueka	1863	42	243	18 11	234	19 3	8	19 8	-25.66
" Pride of the Forest	Wakapuaka	1864	32	806	5 6	683	0 0	123	5 6	-11.50
" Concord	Greymouth	1867	103	574	11 0	514	0 5	60	10 7	-19.94
" Unity	Havelock	1871	41	545	6 6	425	8 11	119	17 7	-19.45
" Charleston	Charleston	1871	32	381	11 9	358	0 6	23	11 3	-14.00
" Sherwood Forest	Stoke	1872	38	643	0 11	629	14 11	13	6 0	- 2.92
" Aorere	Collingwood	1873	43	907	5 2	885	9 0	21	16 2	-10.93
" Royal Oak	Westport	1875	32	347	18 1	347	18 1	..	..	-18.85
" Inangahua	Reefton	1878	16	131	13 6	118	10 2	13	3 4	-17.68
" Central Body	Nelson	..	..	533	11 9	454	3 3	79	8 6	..
Total	..	..	582	8,551	18 1	7,935	11 6	616	6 7	

* Inclusive of the Funeral Fund of the Central Body.

MEMBERSHIP AND FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
				£ s. d.	£ s. d.	£ s. d.	
<i>A.O.F.—continued.</i>							
<i>United Westland District—</i>							
Court Pride of the West ..	Hokitika ..	1866	29	423 7 0	410 17 0	12 10 0	..
<i>Canterbury United District—</i>							
Court Star of Canterbury ..	Christchurch ..	1852	423	5,616 19 3	4,928 15 7	688 3 8	- 7-89
" Queen of the Isles ..	Lyttelton ..	1859	66	1,671 0 3	1,315 13 5	355 6 10	- 6-85
" Pride of Courtenay ..	Courtenay ..	1876	37	378 8 8	316 5 10	62 2 10	- 0-14
" Thistle of the Forest ..	Sydenham ..	1879	77	455 4 10	449 2 5	6 2 5	- 3-94
" Woodford ..	Kaiapoi ..	1880	100	622 15 1	508 4 0	114 11 1	- 3-72
" Pride of Richmond ..	Richmond ..	1881	47	272 9 0	266 14 11	5 14 1	- 3-10
" Papanui ..	Papanui ..	1881	21	47 3 9	47 3 2	0 0 7	- 6-07
† Widow and Orphan Fund ..	Christchurch ..	1867	..	1,737 5 9	..	1,737 5 9	+23-21
Central Body ..	" ..	..	..	2,570 13 7	2,421 15 11	148 17 8	..
Total ..	..	..	771	13,372 0 2	10,253 15 3	3,118 4 11	..
<i>United Otago District—</i>							
Court Pride of Dunedin ..	Dunedin ..	1862	200	5,738 9 3	5,668 11 11	69 17 4	- 1-58
" Pride of the Lake ..	Queenstown ..	1863	38	513 2 4	353 15 7	159 6 9	- 7-82
" Enterprise ..	Dunedin ..	1863	135	2,862 5 6	2,568 3 9	294 1 9	+ 1-67
" Robin Hood ..	Port Chalmers ..	1864	101	1,028 7 9	622 6 10	406 0 11	-16-27
" Pride of the Leith ..	Dunedin ..	1864	175	1,366 15 2	1,197 11 9	169 3 5	- 6-44
" Bruce ..	Milton ..	1865	88	392 11 8	376 3 10	316 7 10	-13-25
" Star of the Dunstan ..	Clyde ..	1866	32	379 8 1	358 15 5	20 12 8	- 6-69
" Pride of Oamaru ..	Oamaru ..	1868	75	559 13 3	470 4 6	89 8 9	- 5-83
" Star of Tuapeka ..	Lawrence ..	1868	59	635 0 0	575 0 0	60 0 0	-19-99
" Pride of Alexandra ..	Alexandra ..	1869	29	376 0 11	257 9 6	118 11 5	- 0-13
" Havelock ..	Waitahuna ..	1869	29	401 15 7	287 13 6	114 2 1	- 9-47
" Roxburgh ..	Roxburgh ..	1873	36	195 0 3	188 6 11	6 13 4	- 4-07
" Star of the South ..	Invercargill ..	1874	114	1,185 19 9	1,140 17 1	45 2 8	- 6-12
" St. Andrews ..	Caversham ..	1875	75	511 19 5	452 7 9	59 11 8	- 6-87
" Excelsior ..	Mornington ..	1877	42	272 12 9	261 4 2	11 8 7	- 4-25
Central Body ..	Dunedin ..	..	1	3,650 5 5	2,842 8 10	807 16 7	..
Total ..	..	..	1,229	20,569 7 1	17,821 1 4	2,748 5 9	..
<i>Courts not in Districts—</i>							
Court Southern Cross ..	Timaru ..	1865	240	4,881 14 9	4,688 15 10	192 18 11	- 8-07
" Coromandel ..	Coromandel ..	1871	27	767 11 1	757 11 1	10 0 0	+13-22
" Foresters' Pride ..	Waimate ..	1875	65	425 1 4	310 7 7	114 13 9	-18-48
Total ..	..	..	332	6,074 7 2	5,756 14 6	317 12 8	..
Total of Order ..	..	..	7,402	100,950 8 2	90,244 4 9	10,706 3 5	..
<i>A.O.S.</i>							
Sanctuary Sir George Grey ..	Wellington ..	1865	52	513 13 1	472 0 4	41 12 9	- 4-33
" Star of Canterbury ..	Christchurch ..	1879	25	102 2 1	88 17 5	13 4 8	- 3-88
Total ..	..	..	77	615 15 2	560 17 9	54 17 5	..
<i>U.A.O.D.</i>							
Pioneer Lodge ..	Christchurch ..	1875	221	1,614 9 10	1,477 3 1	137 6 9	- 5-42
Hope of St. Albans ..	St. Albans ..	1879	96	516 13 10	441 1 5	75 12 5	- 5-70
Mistletoe ..	Christchurch ..	1879	99	561 11 9	536 9 5	25 2 4	- 5-17
Excelsior ..	Wellington ..	1879	181	1,046 1 2	834 15 9	211 5 5	- 7-61
Oak of Sydenham ..	Sydenham ..	1879	160	825 4 7	714 13 9	110 10 10	- 7-62
Ethelbert ..	Springston ..	1880	34	183 14 11	163 4 4	20 10 7	- 6-92
Lyttelton Hearts of Oak ..	Lyttelton ..	1880	76	528 10 0	479 8 9	49 1 3	- 7-47
Otago ..	Dunedin ..	1880	106	556 7 1	493 11 8	62 15 5	- 4-36
Bud of Hope ..	Rangiora ..	1880	87	362 2 10	267 4 11	94 17 11	- 7-70
Star of New Zealand ..	Lower Hutt ..	1880	72	406 16 6	370 13 0	36 3 6	- 5-11
Star of Anglesea ..	Lincoln ..	1880	65	286 6 4	264 19 1	21 7 3	- 3-83
Enterprise ..	S. Dunedin ..	1880	98	350 13 6	312 3 6	38 10 0	- 7-89
Ivanhoe ..	Dunedin ..	1880	114	624 3 5	524 11 8	99 11 9	- 5-73
Perseverance ..	Addington ..	1880	34	123 4 11	113 6 0	9 18 11	-10-68
Hope of Amberley ..	Amberley ..	1880	24	104 7 3	104 6 11	0 0 4	-12-21
Anchor ..	Woolston ..	1880	78	374 10 9	349 3 4	25 7 5	- 6-79
Star of the West ..	Greymouth ..	1881	81	205 17 0	171 4 0	34 13 0	- 7-91
Royal Oak ..	Caversham ..	1881	45	164 17 3	134 9 2	30 8 1	- 9-35
Acorn ..	Invercargill ..	1881	95	370 7 2	301 19 11	68 7 3	- 9-03
Ohoka ..	Ohoka ..	1882	31	180 4 8	127 15 8	2 9 0	- 7-77
Timaru ..	Timaru ..	1882	108	586 9 3	445 14 11	140 14 4	- 6-96
Trafalgar ..	Kaipoi ..	1882	47	184 14 1	163 15 0	20 19 1	- 7-49
Auckland ..	Auckland ..	1882	46	278 9 2	217 9 2	61 0 0	- 5-91
Albion ..	Napier ..	1882	80	294 0 3	258 15 5	35 4 10	- 5-00
Star of Ashburton ..	Ashburton ..	1883	63	284 6 7	232 0 4	2 6 3	..
Myrtle ..	Tararua ..	1883	20	108 2 11	81 8 9	26 14 2	..
Linden ..	Roslyn ..	1883	58	341 2 10	290 16-3	50 6 7	- 5-72
Totara ..	Carterton ..	1883	41	165 10 4	122 19 11	42 10 5	..
Bishop ..	Wanganui ..	1883	62	307 17 2	287 12 5	20 4 9	..

* Inclusive of the Funeral Fund of the Central Body, except as regards the U.A.O.D.

† Balance-sheet made up to the 31st October, 1887.

MEMBERSHIP AND FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation*
				£ s. d.	£ s. d.	£ s. d.	
<i>U.A.O.D.—continued.</i>							
All Nations Lodge	Port Chalmers	1883	66	311 7 3	296 2 9	15 4 6	
West Harbour "	Rothsay ..	1883	35	150 12 7	150 12 7	..	
Brunner "	Brunnerton ..	1883	55	153 1 10	153 1 10	..	
Endeavour "	Oamaru ..	1884	66	289 15 10	262 5 10	27 10 0	
Blenheim Mistletoe " ..	Blenheim ..	1884	36	157 10 11	107 5 8	50 5 3	
Turangani "	Gisborne ..	1884	74	180 4 5	173 14 2	6 10 3	
Good Intent "	Mosgiel ..	1885	39	153 4 4	112 16 9	40 7 7	
Pacific "	Wellington ..	1886	39	146 14 4	109 19 1	36 15 3	
Poneke "	Petone ..	1886	52	43 3 11	37 7 9	5 16 2	
Ponsonby "	Ponsonby ..	1887	42	75 5 9	37 5 9	38 0 0	
Waiohine "	Greytown ..	1887	36	45 14 6	33 12 3	12 2 3	
Rangitoto "	Wellington ..	1887	42	46 2 10	18 17 0	27 5 10	
Total			2,904	18,639 15 10	11,825 18 11	1,813 16 11	
<i>L.U.F.B.S.</i>							
Reliance Lodge	Auckland ..	1879	46	313 19 3	162 16 2	151 3 1	-15-86
Central Body	Auckland ..	..	..	56 0 4	..	56 0 4	
Total			46	369 19 7	162 16 2	207 3 5	
<i>I.O.R.</i>							
<i>New Zealand District—</i>							
Hope of Auckland Tent ..	Auckland ..	1863	221	1,356 4 10	1,301 5 9	54 19 1	- 9-39
Star of Hauraki "	Thames ..	1870	86	1,376 4 5	1,342 17 6	33 6 11	- 9-56
Eden "	Newmarket ..	1874	50	551 18 0	543 10 8	8 7 4	- 5-55
Northern Star "	Aratapu ..	1881	33	121 1 11	104 0 10	17 1 1	- 7-67
Northern Wairoa "	Mangawhare	1883	13	101 11 1	67 17 9	33 13 4	- 4-14
Hope of Mahurangi " ..	Warkworth ..	1884	20	62 4 5	54 10 1	7 14 4	- 5-92
Gordon "	Onehunga ..	1885	26	71 13 8	52 16 11	18 16 9	- 5-30
Central Body "	Auckland ..	..	4	2,165 2 5	2,027 10 11	137 11 6	
Total			453	5,806 0 9	5,494 10 5	311 10 4	
<i>New Zealand Central District—</i>							
Hope of Wellington Tent ..	Wellington ..	1866	112	2,539 5 2	2,516 4 10	23 0 4	+ 1-76
Hope of Napier "	Napier ..	1870	13	357 19 9	353 12 5	4 7 4	+ 4-90
Excelsior "	Waipukurau	1871	15	521 8 9	493 11 0	27 17 9	+10-00
Perseverance "	Wellington ..	1872	34	308 9 9	303 2 4	5 7 5	-11-44
Haste to the Rescue " ..	Wellington ..	1872	19	188 6 7	173 11 5	14 15 2	- 1-55
Sir Wilfrid Lawson " ..	Sanson ..	1874	11	172 4 6	171 18 8	0 5 10	- 5-19
Rose of Sharon "	Waipawa ..	1874	17	789 0 0	600 0 0	189 0 0	- 6-56
Bud of Promise "	Nelson ..	1874	92	582 9 1	567 6 4	15 2 9	- 8-57
Excelsior "	Wellington ..	1875	44	381 11 1	375 5 3	6 5 10	- 9-24
Unity "	N. Plymouth	1875	39	164 3 3	153 9 1	10 14 2	-15-10
Hope of Dunedin "	Dunedin ..	1876	70	540 18 6	512 16 3	28 2 3	-10-77
Pride of Christchurch " ..	Christchurch.	1877	57	407 3 4	396 13 7	10 9 9	-11-66
Murihiku "	Invercargill..	1877	72	903 1 6	901 4 9	1 16 9	- 7-17
Hope of Ormondville " ..	Ormondville	1878	24	77 1 8	71 10 3	5 11 5	-15-71
Hope of Woodville "	Woodville ..	1878	34	166 12 9	160 19 7	5 13 2	-13-29
Masterton "	Masterton ..	1881	27	132 16 9	127 15 6	5 1 3	-11-49
Hope of Carterton "	Carterton ..	1883	23	112 7 7	110 16 8	1 10 11	-11-06
Hawera "	Hawera ..	1883	10	53 15 4	36 1 2	17 14 2	-13-57
Faithful Friend "	Waimate ..	1884	4	28 19 2	27 13 8	1 5 6	..
Star of Wakefield "	Wakefield ..	1884	40	141 10 6	117 13 9	23 16 9	-13-53
Hope of Johnsonville " ..	Johnsonville	1884	9	93 14 4	69 11 6	24 2 10	-13-72
Progress "	Kaikora N.	1884	20	225 9 10	78 13 1	146 16 9	-12-48
Olive Branch "	Bull's ..	1884	11	54 8 0	54 8 0	..	- 8-66
Good Intent "	Takaka ..	1886	11	21 18 10	14 0 7	7 18 3	-13-79
Central Body	Wellington ..	..	..	2,316 1 8	1,766 6 9	549 14 11	
Total			808	11,280 17 8	10,154 6 5	1,126 11 3	
<i>Albert District—</i>							
Star of Hope Tent	Hokitika ..	1869	22	205 19 6	113 1 3	92 18 3	-29-10
Total of Order			1,283	17,292 17 11	15,761 18 1	1,530 19 10	
<i>S.D.T.</i>							
<i>Grand Division of New Zealand—</i>							
Antidote Division	Dunedin ..	1871	162	1,951 5 4	1,295 11 1	55 14 3	-16-70
Perseverance "	Christchurch	1872	62	735 11 4	708 19 5	26 11 11	-11-48
Resolution "	Rangiora ..	1873	48	363 13 11	280 5 2	83 8 9	-20-83
Try Again "	Woodend ..	1877	24	93 8 6	77 13 3	15 15 3	-34-50
Excelsior "	Addington ..	1885	40	9 13 4	..	9 13 4	-17-77
Elim "	St. Albans ..	1885	49	74 8 7	20 14 10	53 13 9	-15-02
Helpmate "	Ashburton ..	1886	19	2 0 0	..	2 0 0	-15-68
Central Body	Addington ..	..	..	643 16 10	609 5 10	34 11 0	
Total			404	3,273 17 10	2,992 9 7	281 8 3	

* Inclusive of the Funeral Fund of the Central Body, except as regards the U.A.O.D.

MEMBERSHIP AND FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1887.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
H.A.C.B.S.							
<i>New Zealand District—</i>							
Greymouth Branch	Greymouth ..	1870	23	£ s. d. 252 14 1	£ s. d. 244 14 1	£ s. d. 8 0 0	£ - 8-89
Charleston "	Charleston ..	1870	24	170 19 8	153 19 1	17 0 7	-16-97
Grahamstown "	Thames ..	1870	61	908 18 2	765 19 5	142 18 9	-12-22
St. Mary's "	Hokitika ..	1870	34	170 6 3	154 17 0	15 9 3	-18-85
St. Joseph's "	Dunedin ..	1873	70	593 9 1	531 4 7	62 4 6	-12-97
Auckland "	Auckland ..	1873	216	2,128 8 11	1,595 12 11	532 16 0	-1-89
Onehunga "	Onehunga ..	1874	14	88 8 4	73 10 1	14 18 3	-17-48
St. Mary's "	Invercargill ..	1874	17	171 8 6	171 8 6	..	-11-93
St. Patrick's "	Blenheim ..	1876	84	603 9 4	469 12 2	133 17 2	-11-79
St. Joseph's "	N. Plymouth ..	1876	23	112 8 11	73 7 9	39 1 2	-21-14
Waipawa "	Waipawa ..	1887	44	259 15 1	190 18 7	68 16 6	-12-51
St. John's "	Leeston ..	1882	33	142 12 8	97 18 5	44 14 3	-12-56
St. Patrick's "	Lincoln ..	1882	18	128 15 9	95 10 6	33 5 3	-11-18
St. Mary's "	Timaru ..	1882	57	100 4 7	61 16 5	38 8 2	-15-80
St. Patrick's "	Rangiora ..	1886	17	29 13 6	9 3 10	20 9 8	-11-41
Central Body	Auckland ..	..	..	1,583 16 1	1,526 7 7	57 8 6	
Total .. ..	.. ..	.. ..	735	7,445 8 11	6,216 0 11	1,229 8 0	
P.A.F.S.A.							
<i>Grand Council of New Zealand—</i>							
Prince of Wales Lodge ..	Thames ..	1873	127	1,194 15 0	1,087 11 5	107 3 7	-15-43
Pioneer "	Dunedin ..	1873	48	79 11 2	58 13 3	20 17 11	-23-31
Excelsior "	Green Island ..	1876	65	105 3 8	96 2 7	9 1 1	-16-28
Wickliffe "	Napier ..	1877	45	258 0 9	242 13 7	15 7 2	-14-71
John Knox "	Wellington ..	1879	67	362 13 7	342 13 0	20 0 7	-13-43
Alexandra "	Auckland ..	1879	62	195 10 7	172 10 7	23 0 0	-17-74
Star of Onehunga " ..	Onehunga ..	1882	12	7 11 4	6 8 4	1 3 0	-17-25
Triumph "	S. Dunedin ..	1883	65	228 4 4	190 17 0	37 7 4	-12-76
Star of Hastings " ..	Hastings ..	1883	18	53 7 0	42 7 0	11 0 0	-14-33
Star of Oamaru " ..	Oamaru ..	1886	58	89 19 6	53 12 6	36 7 0	-17-65
Central Body	Thames ..	..	..	1,544 19 0	1,388 9 9	156 9 3	
Total .. ..	.. ..	.. ..	567	4,119 15 11	3,681 19 0	437 16 11	
R.E.B.S.							
Otago R.E.B.S.	Dunedin ..	1875	210	1,720 16 3	1,693 2 5	27 13 10	-23-86
New Zealand R.E.B.S. ..	Invercargill ..	1879	91	533 11 11	466 10 7	67 1 4	-25-64
Total .. ..	.. ..	.. ..	301	2,254 8 2	2,159 13 0	94 15 2	
Grand total .. ..	.. ..	.. ..	24,928	383,515 9 2	339,614 0 10	43,901 8 4	

* Inclusive of the Funeral Fund of the Central Body.

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS, for the Year 1887.

NAME OF SOCIETY.	No. of Members admitted during Year.		No. of Members who left during Year.		No. of Deaths during Year.		No. of Members on Roll		No. of Members Sick during Year.	Sickness Experience.				
	Total.	By Clearance and Amalgamation.	Total.	By Arrears, &c.	Of Members.	Of Registered Wives.	At Beginning of Year.	At End of Year.		Total.	First Six Months.	Second Six Months.	After Twelve Months.	Wks. ds.
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS—														
Auckland District	72	4	132	121	12	4	1,250	1,178	239	2,037	1,195	183	658	
Hawke's Bay District	131	8	55	52	4	5	591	663	83	445	390	0	54	
New Plymouth District	47	3	19	15	4	..	336	362	72	686	350	102	233	
Wanganui District	12	..	7	6	..	..	143	148	20	94	94	..	..
Wellington District	118	7	91	81	7	1	1,018	1,038	149	1,702	597	56	1,048	
Marlborough District	6	..	8	6	2	4	152	145	35	197	2	..	52	
Nelson District	81	17	67	60	4	1	855	865	163	1,417	707	188	521	
Motueka District	13	..	9	9	1	1	264	267	54	431	209	13	208	
North Westland District	30	1	29	28	1	..	231	231	50	289	177	8	104	
Hokitika District	17	2	15	15	3	6	341	340	96	622	339	48	235	
Ashley District	58	1	35	35	3	1	528	546	121	767	590	69	322	
North Canterbury District	138	6	112	105	7	5	1,357	1,357	180	1,057	722	108	72	
Lyttelton District	136	3	53	48	5	4	595	676	109	569	471	26	322	
Olago District	212	5	126	117	10	4	1,580	1,656	223	1,848	984	152	712	
Invercargill District	62	2	54	51	1	2	513	520	61	488	288	41	158	
Total of Order	1,133	59	842	749	61	39	9,735	9,995	1,665	12,656	7,265	903	4,487	
INDEPENDENT ORDER OF ODD FELLOWS—														
Grand Lodge of New Zealand	202	9	199	184	6	2	796	793	72	459	325	30	104	
NATIONAL INDEPENDENT ORDER OF ODD FELLOWS—														
Auckland Provincial District	30	..	59	59	3	..	332	300	46	219	210	9	..	
Total of Order	22	..	62	62	1	1	162	121	9	44	20	24	3	
ANCIENT ORDER OF FORESTERS—														
Auckland District	153	6	278	266	4	10	1,475	1,346	260	1,201	1,081	31	88	
Hawke's Bay District	116	8	111	97	7	2	781	779	122	549	503	8	38	
Taranaki District	25	1	38	29	2	2	390	375	70	320	250	40	29	
Wellington District	268	25	274	250	14	7	1,979	1,959	314	1,843	1,288	141	413	
Nelson District	61	4	32	27	5	3	558	582	123	713	549	35	129	
United Westland District .. .. .	..	..	..	..	1	..	30	29	8	61	45	16	..
Canterbury United District	54	4	61	57	6	6	784	771	131	1,043	592	111	388	
United Otago District	162	7	125	114	15	4	1,207	1,229	179	1,334	918	156	260	
<i>Courts not in Districts</i>	24	3	20	18	1	4	329	332	51	353	211	41	100	
Total of Order	863	58	999	858	55	38	7,533	7,402	1,258	7,420	5,441	532	1,336	

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS—continued.

NAME OF SOCIETY.	No. of Members admitted during Year.				No. of Members who left during Year.				No. of Deaths during Year.			No. of Members on Roll		No. of Weeks' Sickness experienced during Year.			
	Total.	By Initiation and Reinstatement.	By Clearance and Amalgamation.	Total.	By Arrears, &c.	By Clearance.	Of Members.	Of Registered Wives.	At Beginning of Year.	At End of Year.	No. of Members Sick during Year.	Total.	Wks. ds.	First Six Months.		Wks. ds.	After Twelve Months.
														Wks. ds.	Wks. ds.		
ANCIENT ORDER OF SHEPHERDS— Total of Order	7	7	..	6	6	..	1	..	77	77	21	84 2	84 2	..	..	195 6	..
UNITED ANCIENT ORDER OF DRUIDS— * Total of Order	548	495	53	434	385	49	21	16	2,811	2,904	416	2,067 4	1,790 4	80 1	..	..	..
LOYAL UNITED FRIENDS' BENEFIT SOCIETY— Total of Order	1	1	..	6	6	..	1	2	52	46	9	38 0	38 0	..	..	..	..
INDEPENDENT ORDER OF REHABILITATES— New Zealand District	58	51	2	96	85	11	3	3	499	453	73	474 1	306 1	46 0	..	122 0	..
New Zealand Central District	90	82	8	138	129	9	2	..	858	806	98	533 1	432 3	4 5	..	96 0	..
Albert District .. .. .	..	..	..	..	..	..	..	1	22	22	6	25 0	25 0	..	..	..	..
Total of Order	143	133	10	234	214	20	5	4	1,379	1,283	177	1,032 2	763 4	50 5	..	218 0	..
SONS AND DAUGHTERS OF TEMPERANCE— Grand Division of New Zealand.. .. .	73	72	1	43	37	6	2	2	376	404	44	271 5	219 5	..	..	52 0	..
HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY— New Zealand District	75	74	1	115	108	7	5	1	780	735	132	826 3	691 3	44 1	..	90 6	..
PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA— Grand Council of New Zealand	55	51	4	68	60	8	1	2	581	567	82	461 3	337 3	26 0	..	98 0	..
RAILWAY EMPLOYEES' BENEFIT SOCIETIES— Total of Railway Employes' Benefit Societies	9	9	..	7	7	..	4	..	303	301	64	461 0	260 6	42 1	..	158 0	..
Grand Total.. .. .	3,161	2,966	195	2,984	2,735	249	166	107	24,917	24,928	3,995	26,042 5	17,448 5	,792 2	..	6,801 5	..

TABLE III.—AGES and CONJUGAL CONDITION of MEMBERS as at the 31st December, 1887.

NAME OF SOCIETY.	Number of Mem- bers on 31st December, 1887.	Married.	Unmarried.	Ages of Members.												70 and Upwards.	Unspecified.
				Under 20.	20 to 25.	25 to 30.	30 to 35.	35 to 40.	40 to 45.	45 to 50.	50 to 55.	55 to 60.	60 to 65.	65 to 70.			
M.U.I.O.O.F.																	
Auckland District ..	1,178	809	369	27	149	228	199	148	192	122	56	27	13	11	6	..	
Hawke's Bay ..	663	390	273	29	141	144	129	97	61	35	17	8	2	..	..	..
New Plymouth ..	362	208	154	14	59	87	65	40	37	25	22	8	5	..	..	..
Wanganui ..	148	83	65	8	39	17	34	15	5	7	7	12	3	..	1	..	
Wellington ..	1,038	654	384	33	184	197	217	127	99	78	34	24	21	9	7	8	
Marlborough ..	148	101	47	5	12	22	20	23	16	24	18	7	1	..	..	..
Nelson ..	865	487	378	83	180	157	102	95	72	68	38	34	16	13	7	..	
Motueka ..	267	159	108	10	62	52	35	30	22	14	17	6	7	7	5	..	
North Westland ..	231	152	79	8	20	31	26	30	40	53	22	1	..	..	..	..
Hokitika ..	340	238	102	2	15	28	20	29	57	94	67	26	2	..	..	..
Ashley ..	546	240	306	38	155	108	99	54	40	33	9	6	3	..	..	1
North Canterbury ..	1,357	799	558	59	243	288	260	219	144	96	31	10	6	..	1	..	
Lyttelton ..	676	420	256	46	155	126	125	94	47	40	26	10	3	2	..	2	
Otago ..	1,656	957	699	19	228	273	232	228	164	227	160	95	23	7	..	..
Invercargill ..	520	319	201	9	101	85	115	81	40	42	28	13	5	..	..	..
Total of order ..	9,995	6,016	3,979	390	1,743	1,843	1,678	1,310	1,036	958	552	287	110	50	27	11	
I.O.O.F.																	
Grand Lodge of New Zealand ..	793	536	257	22	124	183	188	101	88	55	26	4	1	1	..	..
N.I.O.O.F.																	
Auckland Provincial District ..	300	192	108	11	43	49	67	36	40	37	7	8	2	..	..	..
B.U.O.O.F.																	
Wellington District ..	121	69	52	10	24	33	28	22	4	..	..	..	..	..	..	..
A.O.F.																	
Auckland District ..	1,346	846	500	48	246	264	250	223	137	125	42	11	..	..	..	..
Hawke's Bay ..	779	482	297	32	137	167	182	129	63	48	6	..	..	..	..	15
Taranaki ..	375	194	181	21	76	92	93	41	29	12	6	4	1	..	..	..
Wellington ..	1,959	1,330	629	55	311	382	406	344	226	143	53	15	5	2	..	17	
Nelson ..	582	311	271	43	106	95	79	70	89	56	28	9	3	2	1	1	
United Westland ..	29	20	9	..	4	1	1	1	..	7	7	..	..	..	1	..
Canterbury United ..	771	552	219	21	89	130	118	132	91	87	42	32	12	8	4	5	
United Otago ..	1,229	837	392	38	186	178	175	169	159	150	102	58	11	1	..	2	
Courts not in Districts ..	332	219	113	17	29	51	53	67	46	36	24	5	3	..	1	..	
Total of order ..	7,402	4,791	2,611	275	1,184	1,360	1,357	1,176	840	664	310	141	35	13	7	40	
A.O.S.																	
Total of order ..	77	65	12	..	4	9	13	20	12	9	5	3	2	..	..	..
U.A.O.D.																	
Total of order ..	2,904	1,952	952	176	448	556	624	521	292	137	20	4	..	..	..	126
L.U.F.B.S.																	
Total of order ..	46	29	17	..	10	4	4	13	12	1	2	..	..	..	..	..
I.O.R.																	
New Zealand District ..	453	207	246	77	107	81	60	39	32	22	10	4	6	..	..	15
New Zealand Central District ..	808	430	378	101	164	125	129	98	77	64	31	12	6	1	..	..
Albert District ..	22	17	5	..	1	1	2	1	2	4	7	4	..	..	..	..
Total of order ..	1,283	654	629	178	272	207	191	138	111	90	48	20	12	1	..	15	
S.D.T.																	
Grand Division of New Zealand ..	404	238	166	58	68	64	40	48	41	36	31	16	1	1	..	..
H.A.C.B.S.																	
New Zealand District ..	735	448	287	30	82	142	160	93	97	90	38	2	1	..	..	..
P.A.F.S.A.																	
Grand Council of New Zealand ..	567	424	143	9	80	97	110	94	93	33	40	5	3	1	1	1	
R.E.B.S.																	
Total of R.E.B. Societies ..	301	233	68	..	22	23	45	61	66	39	21	16	7	1	..	..
Grand total ..	24,928	15,647	9,281	1159	4,104	4,570	4,505	3,633	2,732	2,149	1100	506	174	68	35	193	

TABLE IV.—SICK AND FUNERAL FUNDS.—Receipts and Expenditure for the Year 1887.

NAME OF SOCIETY.	Receipts.					Expenditure.					Total Receipts.	Total Expenditure.	Amount on 1st January, 1887.	Amount on 31st December, 1887.		
	Contributions of own Members.	Entrance and Clearance Fees.	Interest and Rent.	Refund of Funeral Donations.	Other Receipts.	Sick Pay to own Members.	Levies to Central Body.	Funeral Donations.	Other Expenditure.							
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
M.U.I.O.O.F.																
Auckland District ..	2,003	6	827	323	557	1,745	350	348	736	3,716	3,179	25,053	25,589			
Hawke's Bay ..	880	13	389	90	..	419	125	110	65	1,372	719	7,555	8,208			
New Plymouth ..	412	22	281	55	94	454	75	30	116	864	675	3,790	3,979			
Wanganui ..	131	..	131	20	16	93	24	10	15	299	142	2,897	3,054			
Wellington ..	1,151	19	690	115	356	1,006	169	155	381	2,331	1,712	18,909	19,528			
Marlborough ..	199	2	271	47	160	165	51	47	384	680	647	4,183	4,217			
Nelson ..	1,294	4	735	96	113	1,156	325	96	118	2,242	1,694	11,225	11,773			
Motueka ..	361	15	284	30	17	301	29	30	31	707	391	4,359	4,675			
North Westland ..	260	1	398	18	37	220	23	18	71	814	332	5,899	6,382			
Hokitika ..	402	18	555	100	55	488	124	100	50	1,130	762	9,869	10,237			
Ashley ..	899	8	271	150	75	614	155	150	108	1,404	1,027	6,566	6,943			
North Canterbury ..	2,164	3	610	230	186	821	351	260	517	3,193	1,950	17,546	18,789			
Lytelton ..	1,091	40	340	20	78	475	48	80	239	1,569	842	9,834	10,561			
Otago ..	2,218	189	2,232	210	68	1,397	274	220	274	4,916	2,165	38,508	41,260			
Invercargill ..	729	..	513	30	3	375	89	30	363	1,275	858	10,741	11,158			
Total of Order ..	14,294	340	8,528	1,534	1,814	9,729	2,211	1,684	3,467	26,511	17,093	176,934	186,352			
I.O.O.F.																
Grand Lodge of New Zealand	1,196	..	254	130	161	365	260	130	189	1,741	943	6,202	7,000			
N.I.O.O.F.																
Auckland Provincial District..	379	7	65	60	..	217	81	60	6	512	364	973	1,120			
B.U.O.O.F.																
Wellington District ..	133	7	2	35	4	24	53	35	22	181	134	42	89			
A.O.F.																
Auckland District ..	1,831	22	527	200	78	1,121	400	180	234	2,658	1,934	11,655	12,378			
Hawke's Bay ..	955	58	282	170	2	495	159	160	14	1,467	828	4,493	5,132			
Taranaki ..	510	14	161	20	..	272	55	20	26	704	373	2,835	3,166			
Wellington ..	2,471	30	795	280	23	1,439	401	260	41	3,598	2,139	20,222	21,681			
Nelson ..	765	39	429	169	248	648	251	169	58	1,650	1,126	6,957	7,481			
United Westland ..	40	..	25	20	..	55	12	20	4	85	91	417	411			
Canterbury United ..	1,032	10	415	180	56	722	239	180	140	1,693	1,281	7,420	7,832			
United Otago ..	1,458	..	775	280	30	1,044	227	325	99	2,543	1,695	14,131	14,979			
Courts not in Districts ..	397	17	126	..	15	258	..	68	44	554	370	5,573	5,757			
Total of Order ..	9,458	190	3,534	1,319	450	6,052	1,743	1,382	660	14,951	9,838	73,702	78,816			
A.O.S.																
Total of Order ..	67	3	39	..	..	50	..	6	..	110	56	507	561		
U.A.O.D.																
Total of Order ..	3,670	252	563	500	164	1,806	862	460	65	5,150	3,193	9,869	11,826			
L.U.F.B.S.																
Total of Order ..	32	..	8	..	..	38	..	40	..	40	78	201	163		
I.O.R.																
New Zealand District	605	9	229	42	6	414	..	74	6	891	494	3,070	3,467			
New Zealand Central ..	1,057	1	503	50	36	460	153	50	23	1,647	686	7,427	8,388			
Albert ..	31	..	6	15	..	25	7	15	..	52	47	108	113			
Total of Order ..	1,693	10	738	107	42	899	160	139	29	2,590	1,227	10,605	11,968			
S.D.T.																
Grand Division of New Zealand	441	5	98	105	31	229	137	45	295	680	706	2,409	2,383			
H.A.C.B.S.																
New Zealand District ..	840	66	256	110	309	705	208	100	13	1,580	1,025	4,134	4,690			
P.A.F.S.A.																
Grand Council of New Zealand	716	28	111	30	10	395	210	55	45	895	705	2,103	2,293			
R.E.B.S.																
Total of R.E.B. Societies ..	358	..	138	..	..	338	..	80	25	496	442	2,106	2,160		
Grand total ..	33,276	909	14,334	3,931	2,986	20,847	5,926	4,216	4,815	55,436	35,804	289,789	309,421			

NOTE.—The values at beginning and end of year are exclusive of the funds of the central bodies.

TABLE V.—MEDICAL AND MANAGEMENT EXPENSES FUNDS.—Receipts and Expenditure for the Year 1887.

NAME OF SOCIETY.	Receipts.			Expenditure.				Total Receipts.	Total Expenditure.	Amount at End of Year.
	Contributions and Levies from own Members.	Interest and Rents.	Other Receipts.	Medical Attendance and Medicine.	Expenses of Management.	Levies to Central Body.	Other Expenditure.			
M.U.I.O.O.F.	£	£	£	£	£	£	£	£	£	£
Auckland District ..	1,470	115	206	1,036	428	183	203	1,791	1,850	6,970
Hawke's Bay ..	848	..	177	647	252	70	74	1,025	1,042	53
New Plymouth ..	543	..	24	359	125	40	41	567	565	50
Wanganui ..	160	85	13	175	36	11	11	259	237	1,527
Wellington ..	1,244	98	240	819	383	123	249	1,581	1,575	1,608
Marlborough ..	232	..	43	150	59	25	41	275	275	..
Nelson ..	897	5	40	533	246	90	51	943	919	287
Motueka ..	245	..	10	139	78	44	25	255	285	80
North Westland ..	475	..	124	354	141	71	64	600	630	53
Hokitika ..	706	37	123	463	270	79	109	866	921	83
Ashley ..	512	4	44	338	105	52	60	560	554	83
North Canterbury ..	1,424	75	250	1,027	409	100	282	1,750	1,818	1,743
Lyttelton ..	727	76	264	605	232	60	164	1,067	1,061	1,201
Otago ..	2,626	75	342	1,931	760	186	331	3,043	3,209	2,817
Invercargill ..	671	6	164	492	162	51	117	842	822	198
Total of Order ..	12,780	578	2,066	9,068	3,685	1,190	1,822	15,425	15,765	16,754
I.O.O.F.										
Grand Lodge of New Zealand	1,399	72	241	809	701	152	140	1,712	1,803	357
N.I.O.O.F.										
Auckland Provincial District ..	353	..	11	228	109	24	7	364	368	12
B.U.O.O.F.										
Wellington District ..	158	..	45	110	73	7	14	203	204	5
A.O.F.										
Auckland District ..	1,811	48	207	1,166	541	125	227	2,066	2,059	504
Hawke's Bay ..	1,184	..	108	780	346	74	105	1,292	1,305	240
Taranaki ..	495	1	50	357	129	63	22	547	571	154
Wellington ..	2,299	12	350	2,030	831	191	246	3,361	3,298	408
Nelson ..	887	37	51	588	284	119	87	975	1,077	484
United Westland ..	71	..	6	40	27	9	..	77	77	..
Canterbury United ..	918	34	106	681	330	75	28	1,058	1,113	835
United Otago ..	1,942	128	421	1,474	598	129	418	2,492	2,619	1,237
Courts not in Districts ..	477	4	55	317	108	..	30	535	455	179
Total of Order ..	10,783	264	1,355	7,433	3,194	786	1,163	12,402	12,575	4,041
A.O.S.										
Total of Order ..	18	..	1	..	19	..	2	19	21	30
U.A.O.D.										
Total of Order ..	4,402	44	842	3,136	1,414	279	540	5,288	5,369	883
L.U.F.B.S.										
Total of Order ..	41	..	..	31	8	..	..	41	39	4
I.O.R.										
New Zealand District ..	555	2	29	320	168	91	17	586	595	68
New Zealand Central District ..	1,104	21	49	613	264	151	171	1,173	1,198	389
Albert District ..	63	2	3	34	17	2	..	68	53	83
Total of Order ..	1,722	25	81	967	448	244	187	1,827	1,847	540
S.D.T.										
Grand Division of New Zealand	531	17	14	310	143	51	54	562	557	105
H.A.C.B.S.										
New Zealand District ..	1,160	53	89	750	323	85	451	1,301	1,609	577
P.A.F.S.A.										
Grand Council of New Zealand	756	6	69	497	201	109	46	831	853	38
R.E.B.S.										
Total of R.E.B. Societies ..	382	37	2	307	96	..	..	421	403	95
Grand total ..	34,486	1,097	4,814	23,645	10,415	2,927	4,426	40,397	41,413	19,441

NOTE.—The values at beginning and end of year are exclusive of the funds of the central bodies.

TABLE VI.—DISPOSITION OF FUNDS as at the 31st December, 1887.

NAME OF SOCIETY.	Total.	Investments at Interest.	Value of Land and Buildings.	Cash not bearing Interest.	Value of Goods, Furniture, and Regalia.	Other Assets.
	£	£	£	£	£	£
M.U.I.O.O.F.						
Auckland District	38,603	16,519	20,576	982	526	..
Hawke's Bay	8,731	3,206	4,251	722	524	28
New Plymouth	4,228	3,922	..	266	40	..
Wanganui	4,681	875	3,680	26	100	..
Wellington	21,586	6,219	13,982	1,058	917	10
Marlborough	4,938	4,249	215	340	134	..
Nelson	14,741	13,139	1,173	377	46	7
Motueka	6,127	5,217	500	378	32	..
North Westland	6,550	5,478	539	379	101	52
Hokitika	10,447	8,963	854	577	53	..
Ashley	7,251	4,856	1,855	445	95	..
North Canterbury	21,402	5,710	12,998	1,808	849	37
Lyttelton	11,987	5,466	5,527	383	399	212
Otago	45,564	34,589	8,685	1,808	482	..
Invercargill	11,830	9,116	1,899	280	289	246
Total of Order	218,663	127,524	76,733	9,827	3,986	593
I.O.O.F.						
Grand Lodge of New Zealand	12,364	7,875	2,680	720	931	158
N.I.O.O.F.						
Auckland Provincial District	2,291	2,156	..	17	118	..
B.U.O.O.F.						
Wellington District	234	136	..	16	82	..
A.O.F.						
Auckland District	16,354	9,494	5,432	543	882	3
Hawke's Bay	6,121	5,038	409	493	182	..
Taranaki	3,535	2,697	505	311	22	..
Wellington	25,949	12,332	11,231	1,436	932	19
Nelson	8,552	7,451	..	973	127	..
United Westland	423	355	..	16	12	40
Canterbury United	13,372	11,435	1,383	355	160	38
United Otago	20,569	16,859	1,709	1,341	613	47
Courts not in Districts	6,074	2,460	3,112	174	214	114
Total of Order	100,950	68,121	23,781	5,641	3,145	262
A.O.S.						
Total of Order	616	578	..	14	24	..
U.A.O.D.						
Total of Order	13,640	10,538	1,092	1,008	839	163
L.U.F.B.S.						
Total of Order	370	183	..	..	187	..
I.O.R.						
New Zealand District	5,806	5,274	..	327	201	4
New Zealand Central	11,281	8,480	1,888	870	42	1
Albert	206	158	38	..	10	..
Total of Order	17,293	13,912	1,926	1,197	253	5
S.D.T.						
Grand Division of New Zealand	3,274	2,569	425	142	118	20
H.A.C.B.S.						
New Zealand District	7,445	5,215	1,027	647	556	..
P.A.F.S.A.						
Grand Council of New Zealand	4,120	3,133	..	639	348	..
R.E.B.S.						
Total of R.E.B. Societies	2,254	2,132	..	122	..	..
Grand total	389,515	244,072	107,663	19,992	10,587	1,201

TABLE VII.—INVESTMENTS at INTEREST as at the 31st December, 1887.

NAME OF SOCIETY.	Total.	Deposited with			Mortgages on Freehold Property.	Rate of Interest.	Government and Municipal Debentures.	Rate of Interest.	Other Investments.	Rate of Interest.
		Post Office Savings Bank.	Other Banks.	Rate of Interest.						
M.U.I.O.O.F.	£	£	£	£	£	£	£	£	£	
Auckland District ..	16,519	30	3,857	4.9	11,309	7.8	1,300	7.0	23	6.0
Hawke's Bay ..	3,206	..	321	5.0	2,520	8.5	..	..	365	5.0
New Plymouth ..	3,922	327	390	4.6	2,955	8.1	250	7.0	..	..
Wanganui ..	875	..	..	..	875	8.0	..	..	..	..
Wellington ..	6,219	653	633	5.0	3,181	6.4	..	..	1,752	9.2
Marlborough ..	4,249	..	..	..	4,249	9.9	..	..	..	..
Nelson ..	13,139	1,270	150	5.3	7,995	7.3	2,634	6.0	1,090	5.3
Motueka ..	5,217	..	1,031	5.1	4,100	7.5	..	..	86	7.5
North Westland ..	5,478	172	550	5.0	4,256	9.5	500	6.0	..	..
Hokitika ..	8,963	41	2,985	4.5	5,177	9.1	760	4.0	..	..
Ashley ..	4,856	2,096	..	..	1,690	6.8	..	..	1,070	5.5
North Canterbury ..	5,710	815	955	5.0	2,914	7.6	..	..	1,026	6.1
Lyttelton ..	5,466	200	775	4.9	3,357	7.2	..	..	1,134	3.0
Otago ..	34,589	854	5,138	4.8	28,397	7.6	..	..	200	8.0
Invercargill ..	9,116	631	100	5.0	8,320	7.4	..	..	65	5.0
Total of Order ..	127,524	7,089	16,885	4.8	91,295	7.8	5,444	5.8	6,811	7.0
I.O.O.F.										
Grand Lodge of New Zealand ..	7,875	818	1,937	4.8	4,236	7.8	..	..	894	6.4
N.I.O.O.F.										
Auckland Provincial District ..	2,156	..	1,106	5.0	1,050	7.1	..	..	..	..
B.U.O.O.F.										
Wellington District ..	136	82	54	5.0	..	..	..	..	..	..
A.O.F.										
Auckland District ..	9,494	95	6,134	5.0	3,265	7.2	..	..	..	..
Hawke's Bay ..	5,088	153	1,247	5.5	3,438	7.7	..	..	200	6.0
Taranaki ..	2,697	328	251	5.3	2,118	8.0	..	..	..	..
Wellington ..	12,332	1,294	154	5.0	10,704	7.8	..	..	180	6.9
Nelson ..	7,451	..	2,201	4.9	1,800	8.0	2,800	6.4	650	6.0
United Westland ..	355	..	150	4.5	205	10.0	..	..	..	..
Canterbury United ..	11,435	676	100	4.5	9,582	7.5	..	..	1,077	7.7
United Otago ..	16,859	427	1,551	4.8	14,772	7.5	..	..	109	6.0
Courts not in Districts ..	2,460	..	775	4.5	1,685	6.7	..	..	..	..
Total of Order ..	68,121	2,973	12,563	5.0	47,569	7.6	2,800	6.4	2,216	6.9
A.O.S.										
Total of Order ..	578	163	..	..	415	8.0	..	..	..	..
U.A.O.D.										
Total of Order ..	10,538	2,195	2,253	5.1	4,954	7.8	..	..	1,136	6.9
L.U.F.B.S.										
Total of Order ..	183	..	183	5.0	..	..	..	..	..	..
I.O.R.										
New Zealand District ..	5,274	122	1,012	5.0	4,140	7.6	..	..	..	..
New Zealand Central ..	8,480	838	1,230	4.8	3,840	7.6	..	..	2,522	6.6
Albert ..	158	158	..	..	..	..	..	..	..	..
Total of Order ..	13,912	1,118	2,290	4.9	7,980	7.6	..	..	2,522	6.6
S.D.T.										
Grand Division of New Zealand ..	2,569	565	61	5.0	1,738	8.0	..	..	205	8.0
H.A.C.B.S.										
New Zealand District ..	5,215	232	2,683	4.9	2,300	8.1	..	..	..	..
P.A.F.S.A.										
Grand Council of New Zealand ..	3,133	182	430	5.0	2,330	8.0	..	..	191	4.5
R.E.B.S.										
Total of R.E.B. Societies ..	2,132	190	1,700	7.4	242	7.0
Grand total ..	244,072	15,607	40,437	4.9	165,567	7.7	8,244	6.0	14,217	6.9

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