

1891.
NEW ZEALAND.

FRIENDLY SOCIETIES

(FOURTEENTH 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).

TRANSACTIONS DURING THE YEAR 1890.

REGISTRATION OF SOCIETIES AND BRANCHES.

1. The total number of registrations during the year 1890 was 10, distributed as follows: M.U.I.O.O.F., 1 lodge; I.O.O.F., 1 lodge; A.O.F., 1 court; U.A.O.D., 1 lodge; P.A.F.S.A., 1 lodge; W.M.C., 2 clubs; I.S.S., 3 societies.

2. 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, 1890.	Statement as on the 31st December, 1890.
M.U.I.O.O.F.	15 districts, 130 lodges, and 2 widow and orphan funds	15 districts, 131 lodges, and 2 widow and orphan funds.
I.O.O.F.	1 grand lodge and 27 subordinate lodges	1 grand lodge and 28 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 3 lodges	1 district and 3 lodges.
A.O.F.	8 districts, 99 courts, and 1 widow and orphan fund	8 districts, 100 courts, and 1 widow and orphan fund.
A.O.S.	2 sanctuaries	2 sanctuaries.
U.A.O.D.	41 lodges	42 lodges.
L.U.F.B.S.	1 grand lodge and 1 subordinate lodge.	
I.O.R.	2 districts and 39 tents	2 districts and 40 tents.
S.D.T.	1 grand division and 13 subordinate divisions	1 grand division and 12 subordinate divisions.
H.A.C.B.S.	1 district and 20 branches	1 district and 19 branches.
P.A.F.S.A.	1 grand lodge and 10 subordinate lodges	1 grand lodge and 11 subordinate lodges.
R.E.B.S.	2 societies	2 societies.
I.F.S.	3 societies	1 society.
W.M.C.	11 clubs	13 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.	20 societies	23 societies.

3. A complete list of societies and branches on the register as at the end of 1890 is given in Appendix III.

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.

CANCELLATION OF REGISTRY.

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

L.U.F.B.S.—Grand Lodge and Reliance Lodge (Auckland).

H.A.C.B.S.—Hamilton Branch.

I.F.S.—Rational Sick and Burial Association (St. Albans), New Zealand United Legal Friendly Benefit Burial Society (Auckland).

I.S.S.—Thames Ranger Band Society (Thames).

REGISTRATION OF NEW RULES.

5. 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.—New Plymouth District, Heart of Oak Lodge (Wellington District).

A.O.F.—Taranaki District, Court Waireka (Taranaki District), Court Perseverance (Nelson District), United Otago District.

S.D.T.—Grand Division.

R.E.B.S.—New Zealand Railway Employés' Benefit Society.

W.M.C.—Petone Working-men's Club.

REGISTRATION OF PARTIAL AMENDMENT OF RULES.

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

M.U.I.O.O.F.—Lodges Howick and Fountain of Friendship (Auckland District), Wellington District, Unity Lodge (Wellington District), Nelson District, Motueka District, City of Christchurch Lodge (North Canterbury District).

A.O.F.—Wellington District, Nelson District, Court Inangahua (Nelson District), Court Pride of the West (Hokitika), Canterbury United District, Court Thistle of the Forest (Canterbury United District).

I.F.S.—Grey Valley Accident Relief Fund.

STATISTICS FOR 1889.

7. The number of lodges * whose returns are tabulated is 364, and of central bodies 31, distributed according to orders as follows:—

Society.			Central Bodies.	Lodges.	Society.			Central Bodies.	Lodges.
M.U.I.O.O.F.	..	..	15	128	L.U.F.B.S.	..	1	1
I.O.O.F.	..	..	1	22	I.O.R.	..	2	32
N.I.O.O.F.	..	..	1	2	S.D.T.	..	1	9
B.U.O.O.F.	..	..	1	3	H.A.C.B.S.	..	1	16
A.O.F.	..	..	7	98	P.A.F.S.A.	..	1	9
A.O.S.	..	..	..	2	R.E.B.S...	..	..	2
U.A.O.D.	..	..	..	40				

* 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.

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

9. 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.

10. 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.

11. The number of members of these lodges at the end of the year was 26,013.

12. The following balance-sheet gives their total funds (including those of the central bodies) as at the 31st December, 1889:—

Funds.		£	Assets.		£
Sick and funeral funds	..	380,971	Investments at interest	..	284,173
Medical and management funds, goods, &c.	..	49,573	Value of land and buildings	..	114,092
			Cash not bearing interest	..	20,398
			Value of goods	..	10,516
			Other assets	..	1,365
		<u>£430,544</u>			<u>£430,544</u>

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

Mode of Investment.	Amount.	Rate per cent.
	£	
On deposit with the Post Office Savings-bank	8,270	4·5
On deposit with other banks	12,385	4·0*
On mortgage of freehold property	49,883	4·9
In Government and municipal debentures	194,782	7·5
Other investments	10,119	6·4
	8,734	7·8
	£284,173	6·7

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

14. The average sickness per member at risk has been calculated for the year 1889 in respect of lodges established twenty years and upwards. The number of members at risk was 11,091, and the average sickness per member 1·57 weeks. It is instructive to compare this average with the averages in the Manchester Unity in England for the quinquennium 1866-70, as shown in the following table taken from Mr. Ratcliffe's report, in which the lodges are grouped in districts classified according to density of population :—

Districts	Rural.	Town.	City.
Average sickness per member	1·36	1·49	1·57

15. The sickness during the year 1889 in two lodges of the Otago District, M.U., affords an illustration of the extreme variation which frequently occurs among small numbers. The average sickness per member in the Naseby Lodge was 0·038 weeks, while that in the Waitahuna Lodge reached the unprecedented height of 6·184 weeks, the ratio between the two being as 1 to 163.

16. The percentage of members sick and the average sickness per member at risk in lodges containing one hundred members and upwards at the beginning of the year, is given in graphic form in Appendix II.

17. Averages and percentages deduced from the tabulated returns for the years 1880-89 are given in Appendix I.

18. The incompleteness of the returns at the date when this report was sent to the printers rendered it impossible to publish a table of statistics for the year 1890.

VALUATIONS.

19. An examination of the valuation reports for the year conclusively shows how unsatisfactory must be any attempt to generalize the results. The widest divergence between average values in the lodges which are thus accidentally brought into juxtaposition appears in a surplus of £20·7 per member as contrasted with a deficiency of £22·3. Even within the smaller field of vision, which embraces one society only at a time, the branches exhibit marked contrasts in respect of their financial position.

20. Every valuation which discloses a surplus may be regarded as furnishing an answer to those who would make the adoption of certified rates of contribution a condition of registration. As the fact becomes more and more widely appreciated that both honour and substantial reward follow the introduction of a sound system and careful management, and that those who neglect these essentials must bear the blame as well as the loss of failure, it may be hoped that societies generally will recognise the responsibility entailed by freedom of action, and adopt measures for the perfecting of their thrift. With the exercise of a little more patience, if public sentiment continues to grow in the direction which it has taken of late years, it will come to pass that a society in an insecure position will be looked upon as a reproach alike to its members and to the order to which it is affiliated. Neither must it be forgotten that the due adjustment of a scale of contributions to the value of the benefits assured is not the only condition requisite for continuous success. Those, therefore, who would enforce a compulsory rate at the start should consider whether they are prepared to apply the principle throughout. An actuarial certificate, if required as a condition of legal recognition, would consistently be followed by periodical certificates of solvency. Every society insuring against either sickness or death should be required, in the public interest, periodically to publish, or furnish for publication, a true statement of its operations and position; and if such publication does not act as a sufficient warning to members and others, it is difficult to understand what better means of protection can be afforded, unless, indeed, a society financially unsound were declared an illegal society, which extreme action few probably would be found to advocate.

21. The valuations have been based on the same assumptions as in former years. It is not maintained that a standard once selected may not be varied, but at present no adequate reason appears for a new departure, except in the single instance of societies whose members are pledged to abstinence from intoxicants. In regard to these, the valuers will be instructed to base their calculations on the experience of the Independent Order of Rechabites in England, recently compiled by Mr. Neison. Neither have the results obtained been modified on any account. For if, in a valuation of the prospective assets and liabilities of a friendly society, an adjustment of values deduced from a selected table be made in roughly approximate accordance with the experience of the society for the period under review, comparison between the respective results of two successive valuations

is rendered worthless; as in a relatively small society it is most improbable that there will be, in respect of both periods reviewed, a similar deviation from the standard. A favourable or an excessive sickness and mortality among a few hundred, or even a few thousand, members during the limited period of a quinquennium affords no sufficient warrant for a haphazard increase or decrease of values. If an examination of the past history of a society should distinctly bring to light conditions that are likely to exercise a *permanent* effect upon the rates of sickness and mortality, then certainly the valuer's assumptions ought to be modified in accordance with such conditions; but it is because the society's actual experience is admitted to be insufficient as a basis for a table of present values that we fall back upon some wider experience whereby to estimate the future. If, for example, the sickness experience of the societies in this colony, so far as it has been tabulated, showed a manifest increase or decrease as compared with the English standard, the effect of such difference should be taken into account; but if the soundness of the assumption, which is based on the experience of upwards of a million years of life, be called in question, it may be answered that there is more probability of error in the assumption that the sickness in a small society affords a reliable indication of what may be expected in the future, especially when it is considered that the actual experience is found to vary greatly, not only in the several branches of a society, all existing under similar conditions, but also from year to year, and from quinquennium to quinquennium in individual lodges, and that the average total sickness of the colony cannot be adduced as evidence of probability of considerable variation from English experience. Nor should the fact that a lodge is so well served by its trustees as to realise for a few years a high rate of interest upon its accumulated funds be deemed a sufficient ground for assuming a higher rate than that which on general considerations can reasonably be regarded as approximately probable, on an average, for the lifetime of existing members. On the other hand it may fairly be assumed that, although there has hitherto been negligence or mismanagement in regard to investment of funds, trustees will in future be found to manifest greater zeal and ability in the discharge of the duties of their responsible office. On one ground, indeed, it may be argued that a more stringent method of valuation ought to be employed. A death-rate lower than that assumed in the calculation of present values and premiums, in conjunction with a sickness-rate equal to that assumed, would involve financial loss. Whether or no the mortality experience of New Zealand will continue to repeat itself, and the after-lifetime at each age show a better record than that obtaining in other temperate climes, such experience indicates at least a probability of a favourable average in respect of longevity, while the recorded total sickness affords no evidence that a similar advantage may be anticipated in respect of health. So far, this liability to error has not been provided for. Hereafter it may be necessary to take the contingency of this adverse combination into account. Meanwhile the profit on well-invested funds will act as a partial compensation. Moreover, it is possible that, by reason of a diminishing rate of sickness following upon advances in physical and economic science, or by reason of an unexpected distribution in respect of the periods of sickness duration, the difference in money value may fall to a minimum.

22. An improvement during the quinquennium is recorded, of a more or less marked character, in the financial position of a considerable number of the lodges valued, due partly in many instances to a favourable sickness experience. And yet the table (Appendix II.) showing the percentage for the year 1889 of members at risk who were sick and the average sickness per member in lodges consisting of one hundred members and upwards, grouped according to Orders, repeats the evidence of former years in respect of the wide range of the sickness experience in single lodges, while the average of the whole remains nearly constant. Such marked fluctuation proves the necessity of allowing a margin for safety even when a surplus appears on valuation, especially when the membership is small.

23. In the societies valued the average annual sickness per member ranges from 0·10 weeks to 2·68 weeks, the contrast between a light and a heavy experience resulting partly as a consequence of the higher ages of the members of the older lodges, and partly, probably, from the fact that, although town life and town occupations in New Zealand cannot be said to be severely trying to health, the conditions of life in the country districts are favourable by comparison.

24. Of the New Zealand lodges of the U.A.O.D. only the sick fund is capable of valuation, the accumulations of the funeral fund being held by the Grand Lodge in Victoria. The last published valuation of the Grand Lodge funeral fund having been made under a misconception in consequence of imperfect information supplied to the actuary, it is to be regretted that the error has remained uncorrected, especially as there is reason to believe that there existed a serious deficiency. It is announced that there is a proposal to reduce the annual contribution to the funeral fund from 6s. to 4s. per member. The Registrar hopes that the good sense of the majority will avail to avert the adoption of such a measure without actuarial advice. The only branch of the Order in New Zealand that has yet registered a graduated scale of contributions is the Blenheim Mistletoe Lodge, and it is also the only one whose assets are equal to its liabilities.*

25. The figures in the column in the valuation summary, in which is shown the rate of interest earned during the quinquennium indicate great differences in the amount of attention and care bestowed on matters of finance by the various lodges. They also bear witness to the fact that a careful investment of funds, although essential as an adjunct to adequate rates of contribution, goes but a very little way in making up a deficiency arising from the initial failure to establish a scientific relationship between the scales of contribution and benefits. Of thirty-three lodges, the mean annual rate of interest on whose funds during the quinquennium exceeded 5 per cent. twenty-three show a deficiency ranging from 6d. to 4s. 8d. in the pound.

* Since the above was written an amended graduated scale has been registered by the Excelsior Lodge, U.A.O.D., and it is reported that other lodges in this Order intend to take similar action.

26. The valuations of the undermentioned societies were made as at the 31st December, 1889:—

M.U.I.O.O.F.—Hawke's Bay District, Wanganui Lodge, Otago District.

N.I.O.O.F.—Auckland Provincial District.

B.U.O.O.F.—Wellington District.

A.O.F.—Hawke's Bay District.

U.A.O.D.—Lodges Hope of St. Albans, Excelsior, Oak of Sydenham, Myrtle, All Nations, West Harbour, Endeavour, Blenheim Mistletoe, Turanganui.

27. Summaries of the results of the valuations are given in two tables (Appendix V.).

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.

28. Societies have been notified by the Treasury that after next year the quinquennial valuations will be made in the office of the Registrar *free of charge*. Societies wishing to have their valuation made by a valuer selected by themselves must engage the services of a valuer duly authorised, and be responsible to him for his fee. A copy of the circular is attached (Appendix VI.).

29. The New Zealand United Legal Friendly Benefit Burial Society, established at Auckland, after a very brief existence, came, during 1890, to an untimely end. Although the society's dissolution involved loss to some hundreds of persons, its career was fortunately brief, so that great hardship was suffered only by very few. It is to be hoped that the experience of those who have been victimised may serve as a warning to others, and that no similar institution will find persons in New Zealand willing to intrust to it their savings. In connection with the failure of the above-named burial society, it may be mentioned that a Select Committee of the English House of Commons was appointed to inquire into and report upon the operation of that section of the Friendly Societies Act which relates to collecting societies and industrial assurance companies, and to suggest what amendment of the law (if any) is required to insure the better management of such societies and companies and the more complete protection of their members. In their report the Committee distinguish between friendly societies proper and collecting societies, the former being "promoted and conducted for the benefit of the members," and the latter being "promoted and conducted for the benefit of the managers." They recommend, among other things, that collecting friendly societies and industrial assurance companies be registered under a special Act, and that the terms of this Act be made more stringent than the present section of the Friendly Societies Act which relates to these classes of societies.

30. From time to time societies have been informed, in some instances in reply to inquiry, that a trustee may not concurrently hold the office of either treasurer, secretary, or auditor in the society or branch for which he is trustee, and that a trustee may not borrow money on mortgage from the funds of his trust.

31. Under section 13 (4) of "The Friendly Societies Act, 1882," "A member may nominate any person, not being an officer or servant of the society or registered branch, unless such officer or servant is the husband, wife, father, mother, child, brother, sister, nephew, or niece of the nominator, to whom any moneys payable by the society or registered branch on the death of such member, not exceeding £50, shall be paid at his decease, and may from time to time revoke or vary such nomination by a writing under his hand similarly delivered or sent ; and on receiving satisfactory proof of the death of a nominator, the society or registered branch shall pay to the nominee the amount due to the deceased member, not exceeding the sum aforesaid."

As it has been frequently contended that the will of a member is a sufficient revocation of such nomination, and as the decisions of Magistrates and County Court Judges on the subject have been conflicting, a case was submitted by the Board of Directors of the Manchester Unity to Sir Horace Davey, Q.C., whose opinion is as follows:—

I am of opinion that the execution of a will by a member disposing of his funeral benefit without delivering or sending the same, or a duplicate thereof, at or to the office of the society, so as to comply with section 15, subsection 3* of the Friendly Societies Act of 1875, is *not* a sufficient revocation (as between the society and those claiming under the member) of a valid nomination previously made, and that the person named in such nomination can give a good receipt to the society. It would, however, be prudent for any society to obtain the concurrence of the executor in the receipt where it can be obtained, but I do not think they can insist on it unless the executor gives them notice not to pay to the nominee.

* Corresponding to the subsection of the New Zealand Act quoted above.

32. For the information of societies the following paragraph is copied from the *Otago Daily Times* of the 18th October, 1890 :—

A point of considerable importance to those concerned in friendly societies has recently been determined by the full Court in New South Wales. The interests of the societies and of their members depend very much on the interpretation put upon their rules, and, when light is thrown on their meaning by legal decisions, it is desirable that the effect of the new readings should be clearly appreciated. The issue in the case under notice was the true significance of the word "financial." Under the rules of most friendly societies the benefits are confined to "financial" members—that is to say, to those who have paid up all contributions. In this instance a member of the Grand United Order of Oddfellows died, and his widow, thinking that she had a claim against the society in respect of his ten years' membership, applied for the £30 as provided in the rules. The society objected to the claim on the ground that the deceased member was not "financial," inasmuch as he had not strictly complied with the rules. The circumstances were peculiar. The man, after belonging to the lodge for ten years, had fallen into arrears, but he had paid up the back contributions fourteen days before he died. By a rule of the society, however, an "unfinancial" member is not entitled to receive any benefits until eight weeks after he shall again become "financial," except only as regards medical attendance and medicine; and under this provision the society maintained that, the member having died before he regained his "financial" position, the widow was debarred from her otherwise legal claim. The Judge of the District Court, before whom the case was first heard, did not coincide with this view. He drew a distinction between the position of the member himself and the position of the widow, and held that the rules did not preclude the latter from claiming the benefits mentioned in the rules. The society, dissatisfied with this decision, sought the opinion of the full Court, whose finding was of a similar nature. Giving a strict construction to the rules, the Court held that the rule relating to membership provided simply for certain benefits personal to the individual during his lifetime; but that in the rules relating to death the benefit was to be received, not by the member personally, but by his widow or his other representatives after his death. The second sub-clause affirmed that it should be imperative that the member should be "financial" at the time of his decease, not that eight weeks should elapse after he had become "financial;" and if he was "financial" his widow was entitled to the benefits which the rules provided. This is an important ruling, and should receive the attention of all affected thereby.

Some societies have protected themselves against the liability above referred to by explicit provision in their rules, and now that attention has been drawn to the possibility of such a claim, it would be well for all others to amend their rules if they wish to leave no opening for dispute in reference to the point that has been raised.

33. The report of the New Zealand Friendly Societies' Mutual Guarantee Association for the year 1890 shows a satisfactory balance-sheet. The Committee invite attention to the advantages offered to societies and branches whose officers are otherwise than mutually assured.

34. It will be both interesting and instructive to take a brief review of the progress of the Friendly Society movement in New Zealand since the passing of the Act of 1877, which was modelled closely on the lines of the English Act of 1875, and to show to what extent the facilities afforded by the legislation then inaugurated have been availed of. In the amending Act of 1878, the consolidating Act of 1882, and the amending Act of 1886, no change has been made in the principles on which the Act of 1877 was based. Although registration is voluntary, very few societies exist which are not registered, and, if the members of these were aware of the disadvantages under which they labour, they would doubtless take steps to secure for themselves a legal status. A quotation from the valuer's recent report on the Wanganui Lodge, M.U., may here be appropriate,—

I may be allowed to express my surprise and regret that, in this year of grace, there are any lodges, and, above all, a district of the Manchester Unity in this colony outside the benefits of the Friendly Societies Act. To get the protection of the law was what the leaders of the Unity struggled for year after year till they won it, and, until it was again brought under my notice recently, it had escaped my memory that any lodges in this colony so lightly esteemed that security which their fathers in Oddfellowship prized so highly.

Not only is the absence of legal recognition fraught with danger to the members of unregistered societies, but also the good name of the Order is thereby at stake; for in an unregistered society there are possibilities of fraud and injustice such as do not exist in regard to a registered society.

35. Dealing, in the first place, exclusively with benefit societies, there were, at the beginning of the year 1878, on the register twenty districts having ninety branches, and fourteen single societies. During the following thirteen years ending 31st December, 1890, there were registered eleven districts, 365 branches, and fifty-four single societies, while during the same period 109 branches and eighteen single societies either ceased to exist or were merged into others; the number on the register at the end of the year 1890 being thirty-one districts, 346 branches, and fifty single societies.

36. The membership, which on the 1st January, 1878, was returned as 8,560, had increased by the 31st December, 1889, to 26,013.

37. The amount of accumulations in hand at the beginning of 1878 was £109,983, of which £101,188 belonged to the sick and funeral funds. The total value at the end of 1889 was £430,544, of which £380,971 belonged to the sick and funeral funds.

38. During the years 1878–89 there were registered ninety-five complete amendments of rules and 151 partial amendments.

39. The number of valuations made are shown in the following table :—

	Number of Districts.	Number of Single Societies.
First valuation	29	40
Second valuation	25	6
Third valuation	2	...

40. There have also been registered under the Act working-men's clubs and specially-authorized societies, of the former of which there were thirteen, and of the latter twenty-three (including one with branches) on the Register as at the 31st December, 1890.

41. In 1890 a Bill was introduced in the English Parliament by the Bishop of Peterborough to amend the law relating to insurances on the lives of children. A large amount of evidence was taken before a Select Committee of the House of Lords on the subject of the Bill. Mr. Justice Day, one of the witnesses, expressed himself in favour of the re-enactment of the law forbidding insurance on the life of another without an insurable interest. In answer to question No. 1964 he said,—

I can only think of one practical remedy, and that is restoring the law to the state in which it was before the Friendly Societies Act was passed. On this subject let the working-people be in the same position as other people are. *Let there be no gambling with human life.* It is not a fit subject for speculation.

The majority of those witnesses, whose experience related to the slums of large towns, appear also to see only evil in the practice of infantile insurance. On the other side, representatives of the affiliated friendly societies and of the provident industrial assurance societies, as well as witnesses neither connected with, nor interested in, any such societies, gave evidence as to the advantages derivable from the existing legality of an insurance on the life of another within the present limits without an insurable interest. There was, however, a consensus of opinion that insurance on children's lives should be effected by their parents only, and by them only in one office, and that all classes of societies undertaking business of this kind should be compelled to register and be brought within the provisions of the Friendly Societies Act. The main arguments adduced in support of a continuance of the present law were that the crime of infanticide is not traceable to the practice of child-insurance; that ignorance and the conditions of life among the poor are causes of a very high rate of mortality among children; that in cases of infanticide other and more powerful motives lead to it; that children's insurance is not a speculation when done simply to provide for possible expenses of sickness and burial; that for a doubtful gain parents, by the abolition of the existing provisions, would be practically forbidden to give effect to the natural and proper desire to prevent the possibility of being driven to apply for parish aid or to seek help from their neighbours in the event of a child's death, which is a probable contingency; and that such restriction would operate to the general discouragement of thrift and of self-respect on the part of those thus pauperised. It may be added that the evidence before the Committee brought into view two matters to which prominence has already been given—viz., the expensive management of what are called "collecting societies," and of provident industrial assurance companies, and the desire on the part of friendly societies proper to be dissociated from the former in name, and to be legislated for separately.

42. Commenting on this Bill the English Chief Registrar of Friendly Societies writes as follows:—

There appears to be so little likelihood of the Bill passing in its present shape that the Chief Registrar does not feel called upon to criticize it in detail. He would wish, however, to make some observations of a general nature, as he fears the view of the question entertained by the public is a very loose one. He would begin by distinctly expressing his conviction that there is a large amount of insurance on the lives of children which, under the law as it stands, is substantially innocuous—viz., (1) where it is combined with the insurance of the child in sickness; (2) where the payments for both benefits are made in one sum, and at intervals, say, of a month or more, and at the office of the society. These are the conditions under which infant life is generally insured, both in or in connection with the affiliated orders, and in many separate societies. The danger begins where the insurance is on the child's life only, and is enormously increased where the premiums are collected at the parents' home at short intervals, especially where this is done not by a fellow-member but by a professional collector, whose emoluments only begin with 25 per cent. of the collections, the entrance-fees, and the whole of the first or second week's payments. Although there are many gradations and border cases, this distinction draws a line between infant insurance by the genuine friendly societies and infant insurance by the collecting societies (so-called friendly) and the industrial assurance companies, for experience, often repeated, has shown that it is impossible for a collecting society to carry on profitably a sickness insurance business. Thus, in the view of the Chief Registrar, infant insurance by a friendly society, properly so-called, is practically harmless. It is always dangerous in a large collecting society or company making a business of what is called "industrial assurance." The object of legislation should therefore be, he considers, to separate the larger collecting bodies from ordinary friendly societies, of which, as he has endeavoured to show before the House of Commons Committee of 1888, they are virtually the inversion. The slightest reflection will show that the combination of sickness with burial benefits is an immense security to the child. The sickness-benefit constitutes virtually that insurable interest which the law requires in ordinary cases of insurance. It is to the advantage even of the unnatural parent, who would embezzle for his own use his child's sick pay, to keep that child alive for the purpose. But let the insurance be only on the child's life, and its sickness becomes a mere uncompensated burden: the prospect of gain is involved only in its death. Then add the enormous moral difference between the payment of something for the insurance on a child's life as part of a lump sum once a month, or once in three months, at a meeting of fellow-members at which many other subjects are discussed, and the steady keeping before the parent's mind the idea of the child's death through the call, week after week, of a professional collector, and recollecting that the members of the best of these collecting societies are, according to the evidence of a witness of unquestionable authority on the point before the Friendly Societies Commission, Mr. Liversage, of the Royal Liver, "principally of the very poorest," it will be seen what awful temptations are placed before the minds of those least fitted morally to resist them through the system of infant life insurance divorced from sickness assurance, and combined with weekly collections. Probably not in one case out of a thousand is actual child-murder committed. But how little is needed to let a child die. A single draught of air may dispose of a baby. Later on the use of unwholesome food, mere omission to send for a doctor, or to give a prescription (all practices largely testified to by medical witnesses before the Commission), may suffice to bring in the death-insurance money. In an Oldham case, referred to by the Chief Registrar in his report for 1888, a mother, whose child, ten months old, and insured within the legal limit for £5, had swallowed a marble, did not send for a doctor till the morning after the accident, and when told by two doctors that only an operation could save the child, refused to allow it. Such cases may take place by the thousand. Even the religious feelings of the people may tend in the same direction. "Poor little fellow; he will be happier elsewhere," may salve over many an act of parental neglect, to which the real temptation lies in the burial-money. The Chief Registrar is inclined to think that the efficacy of the new Bill would be increased by requiring a child to have been insured for at least six months before any insurance-money can be paid, and that it might even go so far as to prohibit all payments on the death of infants under twelve months old. In justification of the lowering of the limits of payments, he would wish also to call attention to what he already pointed out to the House of Commons Committee of 1888—viz., the far lower scales voluntarily adopted by (genuine) friendly societies. The following figures are from the observation of rules which have come before him within the last year or two, and show both lower figures than those allowed by the Bill, and the extension of such lower figures to higher ages. *

* The Chief Registrar here quotes the scales of several societies.

The above figures show the paradoxical fact that the respectable working-men of this country receive often much less on the death of their children than the classes below them in the social scale. With respect to the age of insurance, the Chief Registrar regrets to see that the witnesses for the affiliated orders sought to break down what he deems the wholesome, though insufficient, restrictions of the present Acts. As the legal limits do not appear to be very clearly brought out, he would point out that—

- (1.) Under section 8 (1) of the Act of 1875, parents, members of a society, may insure the funeral expenses of their children from birth upwards.
- (2.) Under section 15 (8), as since amended, societies or branches, consisting wholly of members under twenty-one years, but exceeding three years, may be registered for any purposes of the Act—*i.e.*, a child of three may insure money on its own death, but subject to the limits and conditions of section 29.
- (3.) But societies which, on the 1st of January, 1876, had any rule or practice for the admission of members under three may continue to admit such—*e.g.*, a new-born baby may, in the Royal Liver or Liverpool Victoria Legal, be supposed to insure money on its death.

Now, the weakness of the above provisions lies—

- (1.) In the allowance of membership at all, as distinct from insurance by a parent, at so early an age as three.
- (2.) In the privilege of membership, even below that age allowed to societies which had such privilege on the 1st January, 1876.

In the Chief Registrar's opinion it is full time that the latter privilege, at all events, should be taken away, and whatever limit of age is adopted for the commencement of infant membership should apply to all societies equally. But he thinks that no harm would be done if the limit were carried from three to seven. A child of three cannot in any true sense of the word be called a member of a friendly society. At seven he is at least capable of joining in a procession and appreciating a badge or a banner. The complaint that the affiliated orders cannot insure the children of outsiders really depends upon their own rules. If they choose to frame rules for admitting, say, without an upper limit of age or medical examination, a class of members above sixteen, solely insuring their children's funeral expenses, there is nothing to hinder them from doing so. But the Chief Registrar would greatly deprecate any modification of the present provision of section 28 (2) of the Act, forbidding payment to any but the parent, or "personal representative" of such parent, a term which he has always understood to mean, in its ordinary legal sense, the executor or administrator. It may, indeed, be necessary, after the evidence of Mr. Justice Day (which the Chief Registrar must admit he saw with the greatest surprise), to fix this meaning by an additional definition. But any legal allowing of guardians to insure, however well meant, can only act as an encouragement to the mischievous system of baby-farming. The attention of the Committee appears to have been called by Mr. Dewey, of the Prudential Assurance Company, to the proceedings of certain companies at Rochdale, formerly registered as friendly societies, but which had their registry cancelled on being converted into companies. It has been held by high authority (somewhat, the Chief Registrar must own, to his surprise) that friendly societies thus converted do not become life assurance companies within the meaning of the Life Assurance Companies Acts, and are not subject to the provisions of those Acts as to deposits, the separation of funds, the sending of yearly statements and valuations to the Board of Trade, &c. If not life assurance companies, they also escape the provisions contained in sections 28 and 30 of "The Friendly Societies Act, 1875," with respect to industrial assurance companies, since, under the definition in section 4 of the Act, an industrial assurance company must be a company "as defined by 'The Life Assurance Companies Act, 1870.'" Accordingly these companies now claim to pay money of any amount on death, at any age, on any evidence they may think fit. It is clear that this was never intended by the Legislature, and that steps ought to be taken to bring such bodies under the provisions of the Friendly Societies Acts with respect to infant assurance, as well as under those of the Life Assurance Companies Acts."

43. In Germany the principle of compulsory insurance has been completed by the passing of a law dealing with insurance against old age and infirmity. Mr. Esme Howard, Assistant Secretary of the British Embassy at Berlin, who has rendered the Act into English, says, in his letter to the English Ambassador at Berlin, covering the translation,—

This law may be looked upon as the crowning Act—to use the words of Mr. Rennell Rodd in his note to your Excellency of 28th September, 1888—of that great system of national insurance, which is destined ultimately to cover all classes of labourers and workmen throughout Germany. These words have been literally fulfilled in this Act by the provisions of which every labourer, workman, or servant in the empire may look forward to receiving some material assistance when rendered unable to earn his living owing to mental or bodily infirmity, or as soon as he has reached the age of seventy.

And in a summary of the said law, Mr. Howard writes as follows:—

The great structure of socio-political legislation for purposes of national insurance, upon which the German Government have been employed since 1881, was finally completed on 23rd May last, when the Bill, containing the most important and extensive scheme for State insurance ever yet devised by any Government, was voted by the German Reichstag, and became law. The extent of this measure being so infinitely greater and more ambitious than any of its precursors, the insurance statistics furnished by them, or by the various benefit and insurance funds distributed throughout the country, can hardly be considered to form a satisfactory foundation for so great a structure; and, indeed for this reason the National Liberal party in the Reichstag were at one time in favour of postponing the final decision upon the Bill until the autumn session, during which interval they hoped that more valuable data bearing upon the subject might have been collected, and the more advanced Liberals, while declaring themselves in favour of the principle of the Bill, desired that it might be indefinitely postponed with the same object. It was contended, on the other side, that it was evident that a measure, at once so novel and so extensive, could by no possibility be perfect at the first; that the best and only way of finding out how it could be worked with the greatest advantage was by putting it into execution as early as possible, and that postponement would therefore be only rather disadvantageous than otherwise. The National Liberals finally fell in with this view, and the Government was enabled to obtain a majority for the third reading of the Bill towards the end of May. The main difference existing between this measure and its forerunners—and in this respect the Government may be said to have adopted for the first time a really socialistic principle—lies in the fact that, while the burden of the contributions raised under the previous insurance laws was imposed, either upon employers alone, as in the law for insurance against accidents, or upon employers and insured, as in that against sickness, a third part will for this Act be contributed by the State. . . . All already existing benefit and insurance funds, whether simply local, or for trades, or Government services, are left untouched by this law, which officially recognises their existence, and relieves their members of compulsory insurance, provided that the regulations of such funds meet certain conditions; while the Act works conjointly with these funds as regards persons insured at one time with them, and at another under its own provisions. . . . Perhaps the most striking consideration in regard to this law as a whole is its irretrievable character, and when it is remembered that it touches the entire industrial population of the empire, this fact assumes an even greater importance. Isolated provisions and clauses may be altered and amended, but the effect of the whole will remain ever present and, like a rolling ball of snow once started, will continue to increase in bulk and volume until the moment may come when the hands that fashioned it are no longer able to impel it further or to guide its course. It will become a force that must ever be reckoned with and taken into account by future generations. The step once taken cannot be retraced, and the measure, such as it is, bringing in its train possibly incalculable benefits, possibly also unforeseen economic difficulties, must be considered as an unalterable fact, unless it be swept away with all other existing institutions by the wave of some mighty social revolution.

44. 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 IV.

TRADE UNIONS.

Registration.

45. The following were registered under "The Trade Union Act, 1878," during the year 1890—viz., the New Zealand Federated Wharf Labourers' Union; the Mercantile Marine Officers' Association of Australasia; the New Zealand Federated Wharf Carters', Expressmen's, and Storemen's Union; the Southland Trades and Labour Union; the Associated Iron and Brass Moulders of New Zealand; the Amalgamated Society of Railway Servants of New Zealand; the New Zealand Fishermen's Union; the New Zealand Federated Timber Workers' and Furniture Trade Association; the Wellington and District Amalgamated Butchers' Employés' Union; the New Zealand Federated Fell-mongers', Skinners', Tanners', and Carriers' Union; the New Zealand Federated Butchers Employés' Union; the Amalgamated Labour Union; the New Zealand Gasworks Employés' Union; the Dunedin Boot Machinists' and Fitters' Union; the Shipmasters' Association of New Zealand; the Association of the Master Ironworkers and Farriers of the Provincial District of Auckland; the United Millers', Engine-drivers', and Mill Employés' Society of New Zealand; the Amalgamated Shearers and General Labourers' Union of New Zealand; and the Canterbury Fishermen's Union.

Amendments of Rules.

46. Complete amendments of rules were registered on the application of the Dunedin Operative Bootmakers' Union, the Federated Stewards' and Cooks' Union of Australasia, the New Zealand Federated Bootmakers' Union, and the New Zealand Federated Wharf Labourers' Union; also partial amendments of rules of the Wellington Operative Bootmakers' Society, and the Southland Fishermen's, Oystermen's, and Lumpers' Union.

47. A list of registered trade unions, as at 31st December, 1890, is shown in Appendix VII.

48. Statistics relating to trade unions, compiled from the latest returns received, are given in Appendix VIII. This table is unavoidably incomplete, the annual returns to this office not being due until the end of June.

EDMUND MASON,
Registrar of Friendly Societies and Trade Unions.

May, 1891.

APPENDIX I.

PERCENTAGES and AVERAGES deduced from the Statistics of New Zealand Friendly Societies for the Years 1880-1889.

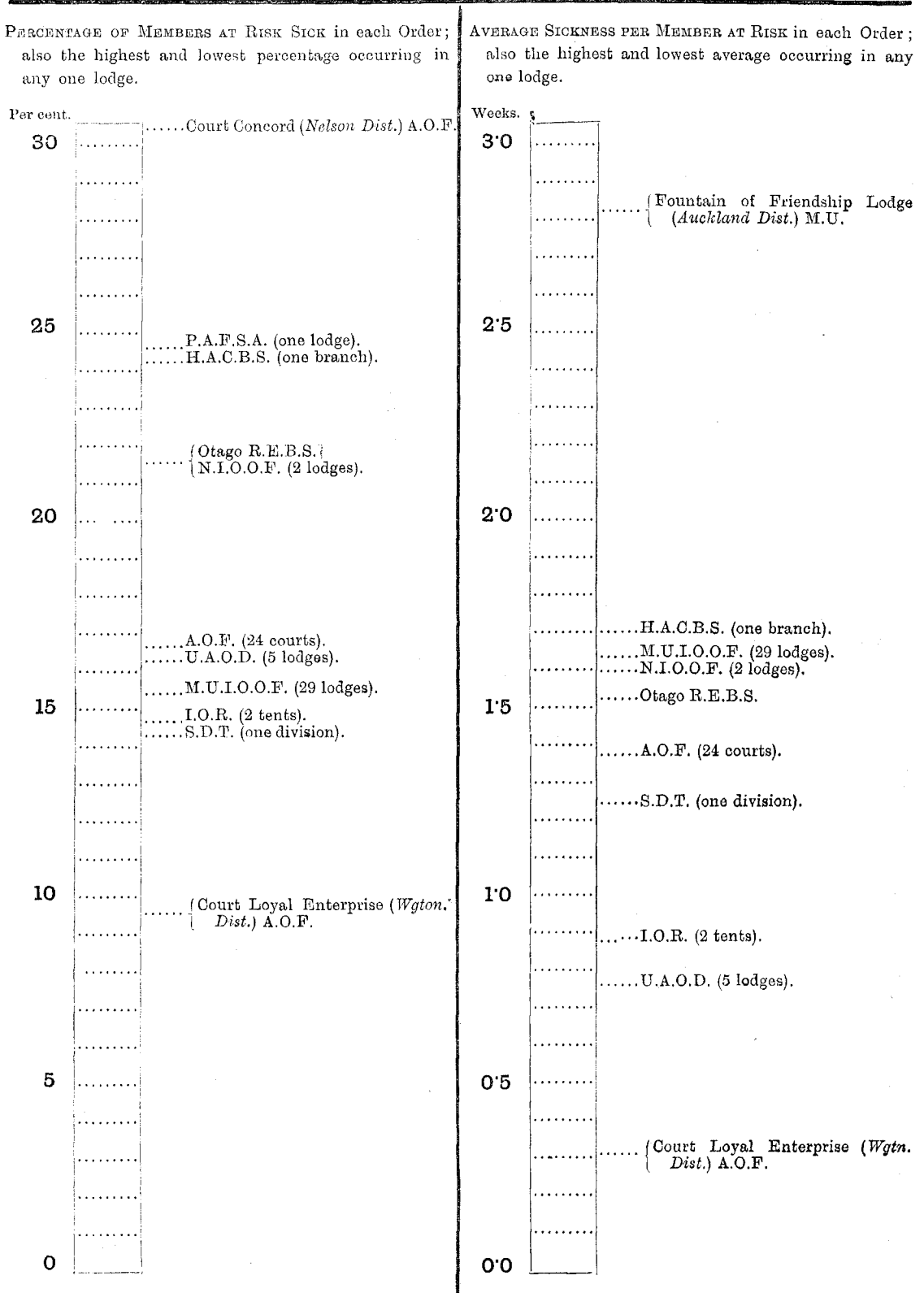
Description of Percentage or Average.	Years.									
	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
Mortality of members (rate per 1,000 members) ..	6.75	7.33	6.90	7.30	7.05	7.39	6.91	6.66	6.35	6.44
" wives ..	3.76	3.90	3.65	4.51	4.57	4.20	5.14	4.29	4.34	3.44
Funeral benefits, average per member ..	3s. 3d.	3s. 3d.	3s. 1d.	3s. 4d.	3s. 5d.	3s. 5d.	3s. 9d.	3s. 5d.	3s. 4d.	3s. 5d.
Sick members, percentage of ..	13.35	14.80	15.18	15.18	15.78	16.26	15.46	16.08	16.11	15.81
Sickness (weeks) average per member ..	0.94	1.03	0.99	0.99	1.00	1.04	1.04	1.05	1.14	1.14
" sick ..	7.07	6.96	6.56	6.51	6.32	6.38	6.69	6.52	7.06	7.29
Contribution to sick and funeral fund, average per member ..	£1.35	£1.35	£1.35	£1.34	£1.34	£1.35	£1.33	£1.34	£1.36	£1.35
Sickness benefit, average per member ..	14s. 6d.	15s. 6d.	14s. 9d.	14s. 6d.	15s. 4d.	15s. 10d.	17s. 0d.	16s. 9d.	18s. 4d.	18s.
" sick ..	£5.76	£5.66	£5.31	£5.20	£5.22	£5.22	£5.50	£5.22	£5.59	£5.68
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	67.38	67.00	64.13	61.40
2. " during second six months ..	10.10	9.17	8.89	6.33	5.19	8.05	8.36	6.88	8.20	9.20
3. " after twelve months ..	24.78	23.30	24.67	29.14	23.79	23.90	24.26	26.12	27.67	29.40
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	£1.38	£1.32
Medical expenses, average per member ..	18s.	19s.	18s.	18s. 11d.	19s.	19s. 1d.	18s. 7d.	19s.	18s. 11d.	18s. 3d.
Management expenses, † average per member ..	18s.	12s. 2d.	11s. 4d.	10s. 9d.	10s. 11d.	10s. 11d.	10s. 8d.	10s. 8d.	10s. 3d.	10s. 4d.
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	64.46	66.00
2. Value of land and buildings ..	28.04	26.20	31.91	31.49	31.03	31.27	29.59	28.07	27.26	26.57
3. Cash not bearing interest ..	7.10	7.45	6.94	6.87	5.82	5.61	5.06	5.21	5.23	4.70
4. Value of goods, &c. ..	2.85	3.03	2.85	2.87	2.83	2.99	2.71	2.76	2.74	2.42
5. Other assets ..	0.63	1.00	0.64	0.34	0.68	0.43	0.26	0.32	0.32	0.31
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	6.52	7.28
2. " other banks ..	23.59	23.78	20.80	21.63	19.49	17.16	16.72	16.57	15.86	17.54
3. " mortgage of freshhold property ..	59.50	58.37	59.01	60.89	61.67	64.56	67.96	67.83	69.08	68.52
4. Amount in Government and municipal debentures ..	10.52	5.41	5.71	5.69	4.91	5.60	4.56	3.38	4.13	3.56
5. " other investments ..	6.19	6.19	4.78	5.41	6.88	6.47	6.39	5.83	4.41	3.10
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	4.33	4.60
2. " from 20 to 30 years of age ..	33.53	34.56	36.69	36.87	36.16	35.60	35.31	34.80	34.39	34.14
3. " 30 to 40 ..	34.72	34.18	33.74	33.16	32.90	33.54	32.24	32.65	32.57	32.46
4. " 40 to 50 ..	22.41	20.64	19.70	19.81	19.53	19.79	19.56	19.58	20.13	19.70
5. " 50 to 60 ..	4.24	3.83	3.90	4.04	4.58	5.40	6.01	6.44	7.26	7.56
6. " 60 to 70 ..	0.34	0.39	0.49	0.66	0.58	0.58	0.83	0.97	1.09	1.23
7. " 70 upwards ..	0.09	0.07	0.08	0.09	0.08	0.10	0.11	0.14	0.19	0.22
8. " of unspecified ages ..	2.26	2.91	1.19	1.00	0.98	0.23	0.81	0.77	0.04	0.09

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

APPENDIX II.

SICKNESS EXPERIENCE, 1889,

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



APPENDIX III.

LIST OF REGISTERED SOCIETIES, WITH THEIR REGISTERED BRANCHES, AS AT 31ST DECEMBER, 1890.

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. | |
| 14. Warkworth Pioneer Lodge, Warkworth. | 18. <i>North Canterbury District</i> —Christchurch. |
| 19. Fountain of Friendship Lodge—Auckland. | 1. Volunteer Lodge, Sydenham. |
| 81. Duke of Cambridge Lodge—Cambridge. | 2. Perseverance Lodge, Woolston. |
| | 4. Benevolent Lodge, Christchurch. |
| 196. <i>Hawke's Bay District</i> —Napier. | 8. Kaiapoi Lodge, Kaiapoi. |
| 1. Meeanee Lodge, Taradale. | 9. Phillipstown Lodge, Phillipstown. |
| 2. Abbotsford Lodge, Waipawa. | 10. Leeston Lodge, Leeston. |
| 3. Clive Lodge, Clive. | 11. Papanui Lodge, Papanui. |
| 4. Hastings Lodge, Hastings. | 12. Coleridge Lodge, Glentunnel. |
| 5. Victoria Lodge, Porangahau. | 14. Addington Lodge, Addington. |
| 6. Tavistock Lodge, Waipukurau. | 16. Malvern Lodge, Waddington. |
| 7. Woodville Lodge, Woodville. | 20. City of Christchurch Lodge, Christchurch. |
| 8. Napier Lodge, Napier. | 21. Heart of Oak Lodge, Kaikoura. |
| 9. Forest Home Lodge, Ormondville. | 22. Riccarton Lodge, Upper Riccarton. |
| 10. Danevirke Lodge, Danevirke. | 23. Jubilee Lodge, Prebbleton. |
| 11. Friendship Lodge, Port Ahuriri. | |
| 12. Ruahine Lodge, Hampden. | 5. <i>Lyttelton District</i> —Lyttelton. |
| 13. Kaikora North Lodge, Kaikora. | 2. Hand of Friendship Lodge, Okain's Bay. |
| | 3. Timaru Lodge, Timaru. |
| 93. <i>New Plymouth District</i> —New Plymouth. | 4. Good Intent Lodge, Akaroa. |
| 1. Excelsior Lodge, New Plymouth. | 5. Perseverance Lodge, Barry's Bay. |
| 2. Waitara Lodge, Waitara. | 6. City of Norwich Lodge, Lyttelton. |
| 3. Union Lodge, Hawera. | 7. Hand and Heart Lodge, Pigeon Bay. |
| 4. Egmont Lodge, New Plymouth. | 8. Heart of Friendship Lodge, Waimate. |
| 5. Manaia Lodge, Manaia. | 253. Victoria Widow and Orphan Fund—Lyttelton. |
| | |
| 138. Wanganui Lodge—Wanganui. | 256. <i>Ashburton District</i> —Ashburton. |
| 7. <i>Wellington District</i> —Wellington. | 1. Ashburton Lodge, Ashburton. |
| 1. Combination Lodge, Johnsonville. | 2. Pioneer Lodge, Springburn. |
| 2. Masterton Lodge, Masterton. | 3. Waterton Lodge, Waterton. |
| 3. Heart of Oak Lodge, Carterton. | 4. South Rakaia Lodge, South Rakaia. |
| 4. Greytown Lodge, Greytown. | 5. Tinwald Lodge, Tinwald. |
| 5. Unity Lodge, Featherston. | |
| 6. St. George Lodge, Pahautanui. | 23. <i>Otago District</i> —Dunedin. |
| 7. Kainapoura Lodge, Tawa Flat. | 1. Outram Lodge, Outram. |
| 8. Petone Lodge, Petone. | 2. Albion Lodge, Dunedin. |
| 10. Rose of Sharon Lodge, Upper Hutt. | 3. Alexandra Lodge, Port Molyneux. |
| 11. Britannia Lodge, Wellington. | 4. Prince of Wales Lodge, Port Chalmers. |
| 12. Antipodean Lodge, Wellington. | 5. Tapanui Lodge, Tapanui. |
| 13. Eketahuna Lodge, Eketahuna. | 6. Roxburgh Lodge, Roxburgh. |
| 63. Rose of the Valley Lodge—Lower Hutt. | 7. Prince Alfred Lodge, Hawkesbury. |
| 24. Wellington District Widow and Orphan Society—Wellington. | 8. Dunedin Lodge, Dunedin. |
| | 9. Waipori Lodge, Waipori. |
| 77. <i>Marlborough District</i> —Blenheim. | 10. Palmerston Lodge, Palmerston South. |
| 1. Marlborough Lodge, Blenheim. | 11. Dalton Lodge, Balclutha. |
| 2. Renwick Lodge, Renwick. | 12. Lake Wakatipu Lodge, Queenstown. |
| | 13. Cromwell Lodge, Cromwell. |
| 25. <i>Nelson District</i> —Nelson. | 14. Hand and Heart Lodge, Dunedin. |
| 1. Howard Lodge, Nelson. | 15. Oamaru Lodge, Oamaru. |
| 2. General Cameron Lodge, Brightwater. | 16. Band of Friendship Lodge, Kakanui. |
| 4. Mansion of Peace Lodge, Wakefield. | 17. Tuapeka Pioneer Lodge, Lawrence. |
| 5. Travellers' Rest Lodge, Richmond. | 18. Waitahuna Lodge, Waitahuna. |
| 41. Nelson Lodge—Nelson. | 19. Bluespur Lodge, Bluespur. |
| 244. <i>Motueka District</i> —Motueka. | 20. Mosgiel Lodge, Mosgiel. |
| 1. Motueka Lodge, Motueka. | 21. Mount Wendon Lodge, Waikaia. |
| 2. Good Intention Lodge, Riwaka. | 22. Caversham Lodge, Caversham. |
| 3. Takaka Lodge, Takaka. | 23. Valley Lodge, North-east Valley. |
| 4. South Star Lodge, Dovedale. | 24. Naseby Lodge, Naseby. |
| | |
| 92. <i>North Westland District</i> —Reefton. | 64. <i>Invercargill District</i> —Invercargill. |
| 1. Reefton Lodge, Reefton. | 1. Shamrock, Rose, and Thistle Lodge, Invercargill. |
| 2. Westport Lodge, Westport. | 2. St. George Lodge, Invercargill. |
| 3. Charleston Lodge, Charleston. | 3. Lumsden Lodge, Lumsden. |
| 5. Waimangaroa Lodge, Waimangaroa. | 4. Winton Lodge, Winton. |
| | 5. United Gore Lodge, Gore. |
| 40. <i>Hokitika District</i> —Hokitika. | 6. Awarua Lodge, Campbelltown. |
| 1. Hokitika Lodge, Hokitika. | 7. Oreti Lodge, Dipton. |
| 2. Albert Lodge, Kumara. | 8. Riversdale Lodge, Riversdale. |
| 3. Waimea Lodge, Stafford. | |
| 27. Greymouth Lodge—Greymouth. | |

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.
21. Alma Lodge, Wyndham.
22. Ridgley Lodge, Christchurch.
23. Wallace Lodge, Riverton.

- Reg. No.
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.
35. Otaki Lodge, Otaki.
36. Hope of Hastings Lodge, Hastings.*
37. Popotunoa Lodge, Clinton.
38. Excelsior Lodge, Woodville.
39. Hope of Maheno Lodge, Maheno.

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.

V. ANCIENT ORDER OF FORESTERS.

17. *Auckland District*—Auckland.
1. Court City of Auckland, Auckland.
2. " Eureka, Auckland.
3. " Zealandia, Auckland.
4. " Robin Hood, Panmure.
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.

18. Court Pohangina, Ashurst.
19. " Epuni, Petone.
20. " Pahiatua, Pahiatua.
21. " Kopuaranga, Mauriceville.
22. " Hunterville, Hunterville.
23. " Sir William Jervois, Newtown.
34. Court Sir George Grey—Wellington.

4. *Nelson District*—Nelson.

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.
13. " Turnagaine, Herbertville.

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.

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.
9. " Ashburton, Ashburton.
10. " Star of Dunsandel, Dunsandel.
11. " Star of Belfast, Belfast.

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.
6. " Stratford, Stratford.
55. Court Waireka—New Plymouth.

252. *South Canterbury District*—Timaru.
1. Court Southern Cross, Timaru.
2. " Progress, St. Andrews.
200. Court Foresters' Pride—Waimate.

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.
17. " Loyal Halcombe, Halcombe.

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.

Court not in any District.

88. Court Coromandel—Coromandel.

* Ceased to exist, but registry not cancelled as at 31st December, 1890.

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

VI. ANCIENT ORDER OF SHEPHERDS.

- | | |
|---|---|
| Reg. No.
11. Sanctuary Sir George Grey—Wellington. | Reg. No.
173. Sanctuary Star of Canterbury—Christchurch. |
|---|---|

VII. UNITED ANCIENT ORDER OF DRUIDS.

- | | |
|---|--|
| 152. Pioneer Lodge—Christchurch.
155. Hope of St. Albans Lodge—St. Albans.
158. Oak of Sydenham Lodge—Sydenham.
159. Mistletoe Lodge—Christchurch.
164. Lyttelton Hearts of Oak Lodge—Lyttelton.
166. Enterprise Lodge—South Dunedin.
167. Ethelbert Lodge—Springston.
168. Otago Lodge—Dunedin.
171. Ivanhoe Lodge—Dunedin.
174. Star of the West Lodge—Greymouth.
177. Excelsior Lodge—Wellington.
178. Star of New Zealand Lodge—Lower Hutt.
181. Bud of Hope Lodge—Rangiora.
184. Perseverance Lodge—Addington.
189. Royal Oak Lodge—Caversham.
192. Acorn Lodge—Invercargill.
195. Star of Anglesea Lodge—Lincoln.
199. Timaru Lodge—Timaru.
201. Anchor Lodge—Woolston.
203. Ohoka Lodge—Ohoka.
205. Auckland Lodge—Auckland. | 207. Trafalgar Lodge—Kaiapoi.
208. Star of Ashburton Lodge—Ashburton.
210. Linden Lodge—Roslyn.
211. Hope of Amberley Lodge—Amberley.
212. Myrtle Lodge—Tauranga.
218. West Harbour Lodge—Rothesay.
219. All Nations Lodge—Port Chalmers.
220. Bishop Lodge—Wanganui.
221. Totara Lodge—Carterton.
222. Brunner Lodge—Brunnerton.
225. Endeavour Lodge—Oamaru.
226. Blenheim Mistletoe Lodge—Blenheim.
232. Albion Lodge—Napier.
236. Poneke Lodge—Petone.
239. Pacific Lodge—Wellington.
240. Turanganui Lodge—Gisborne.
243. Ponsonby Lodge—Ponsonby.
247. Waiohine Lodge—Greytown.
250. Good Intent Lodge—Mosgiel.
254. Rose of Palmerston Lodge—Palmerston S.
273. Star of Waverley Lodge, Waverley. |
|---|--|

VIII. INDEPENDENT ORDER OF RECHABITES.

- | | |
|---|---|
| 190. <i>New Zealand District</i> —Auckland.
1. Hope of Auckland Tent, Auckland.
2. Eden Tent, Newmarket.
3. Northern Star Tent, Aratapu.
4. Star of Hauraki Tent, Thames.
5. Hope of Mahurangi Tent, Warkworth.
6. Gordon Tent, Onehunga.
7. Hope of Bombay Tent, Bombay.
8. Northern Wairoa Tent, Mangawhare.
9. Devonport Tent, Devonport.
10. Whangaroa Tent, Whangaroa.

110. <i>New Zealand Central District</i> —Wellington.
2. Murihiku Tent, Invercargill.
3. Scandia's Hope Tent, Norsewood.
4. Hope of Woodville Tent, Woodville.
5. Hope of Wellington Tent, Wellington.
6. Hope of Dunedin Tent, Dunedin.
7. Pride of Christchurch Tent, Christchurch.
8. Perseverance Tent, Wellington.
9. Bud of Promise Tent, Nelson.
10. Unity Tent, New Plymouth. | 11. Hope of Ormondville Tent, Ormondville.
12. Masterton Tent, Masterton.
13. Excelsior Tent, Waipukurau.
14. Rose of Sharon Tent, Waipawa.
15. Hope of Napier Tent, Napier.
17. Sir Wilfrid Lawson Tent, Sanson.
19. Excelsior Tent, Wellington.
20. Haste to the Rescue Tent, Wellington.
21. Bon Accord Tent, Blenheim.
26. Hope of Carterton Tent, Carterton.
23. Hope of Johnsonville Tent, Johnsonville.
29. Hawera Tent, Hawera.
30. Star of Wakefield Tent, Wakefield.
31. Progress Tent, Kaikora, Hawke's Bay.
32. Unity Tent, Marton.
33. Olive Branch Tent, Bull's.
35. Good Intent Tent, Motupipi.
36. Nil Desperandum Tent, Halcombe.
37. Rescue 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.
2. Helpmate Division, Ashburton.
4. Resolution Division, Rangiora.
5. Try-Again Division, Woodend.
6. Excelsior Division, Addington.
7. Elim Division, St. Albans.
8. Onward Division, Papanui. | 9. Advance Division, Wellington.
10. Sunbeam Division, Wanganui.
11. Hope of Sydenham Division, Sydenham.
112. Perseverance Division—Christchurch.
118. Antidote Division—Dunedin.
147. Progress Division—Kaiapoi.
156. Ray of Hope Division—Greymouth. |
|---|---|

X. HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

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

XI. PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

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

XII. RAILWAY BENEFIT SOCIETIES.

- | | |
|--|---|
| 154. New Zealand Railway Employé's Benefit Society—Invercargill. | 161. Otago Railway Employé's Benefit Society—Dunedin. |
|--|---|

XIII. MISCELLANEOUS FRIENDLY SOCIETY.

183. Grey Valley Accident Relief Fund—Brunnerton.

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

XIV. WORKING-MEN'S CLUBS.

Reg. No.		Reg. No.	
161.	Wellington Working-men's Club and Literary Institute—Wellington.	231.	Kaiapoi Working-men's Club—Kaiapoi.
162.	Christchurch Working-men's Club and Mutual School of Arts—Christchurch.	238.	Petone Working-men's Club and Literary Institute—Petone.
176.	Winton Working-men's Club—Winton.	264.	Richmond Working-men's Club—Richmond.
186.	Greytown Working-men's Club—Greytown.	267.	Palmerston North Working-men's Club and Literary Institute—Palmerston North.
202.	Garibaldi Club—Wellington.	271.	Ashburton Club and Mutual School of Arts—Ashburton.
209.	Sydenham and Addington Working-men's Club and Mutual School of Arts—Sydenham.	272.	Blenheim Working-men's Club—Blenheim.
215.	Auckland Working-men's Club and Mechanics' Institute—Auckland.		

XV. SPECIALLY-AUTHORISED SOCIETIES.

169.	<i>Grand Lodge of New Zealand of the Independent Order of Good Templars—Dunedin.</i>	96.	St. John's Lodge, Wellington.
1.	Pioneer Lodge, Dunedin.	99.	Southern Star Lodge, Wanganui.
2.	Aggressive Lodge, Blenheim.	104.	Lily of the Valley Lodge, North Dunedin.
3.	Dauntless Lodge, Christchurch.	106.	Bushman's Pride Lodge, Alford Forest.
4.	Hope of Christchurch Lodge, Christchurch.	107.	Hope of Wakefield Lodge, Wakefield.
6.	Pioneer Lodge, Wellington.	108.	Pride of Dunedin Lodge, Dunedin.
7.	Star of South Canterbury Lodge, Waimate.	110.	Seashell Lodge, Lyttelton.
9.	Loyal Nelson Lodge, Nelson.	112.	Lifeboat Lodge, Timaru.
12.	West Coast Pioneer Lodge, Greymouth.	113.	Rose of Springburn Lodge, Springburn.
13.	Good Intent Lodge, Rangiora.	95.	Union of Otago Temple, Dunedin.
17.	Robert Bruce Lodge, Bannockburn.	102.	Unity Degree Temple, Ashburton.
18.	Star of the East Lodge, Ashburton.	185.	Invercargill Total Abstinence Society—Invercargill.
19.	New Hope Lodge, Westport.	217.	Christchurch and Suburban Co-operative Money Club—Christchurch.
21.	Haste to the Rescue Lodge, Havelock.	223.	Invercargill United Friendly Societies' Dispensary—Invercargill.
24.	Reefton Fraternal Lodge, Reefton.	228.	Addington Workshops Band—Christchurch.
30.	Pride of Hawke's Bay Lodge, Port Ahuriri.	229.	Sydenham and Suburban Co-operative Money Club—Sydenham.
31.	Premier Lodge, Hokitika.	241.	New Zealand Friendly Societies' Guarantee Association—Wellington.
32.	Hope of Stafford Lodge, Stafford.	242.	Dunedin United Friendly Societies' Dispensary—Dunedin.
33.	Providence Lodge, Courtenay.	245.	Star of Newtown Lodge, I.O.G.T.—Wellington.
35.	Golden Stream Lodge, Alexandra, Otago.	246.	Lyttelton United Friendly Societies' Dispensary—Lyttelton.
37.	New Era Lodge, Purakanui.	248.	Timaru United Friendly Societies' Dispensary—Timaru.
40.	Second-to-none Lodge, Pigeon Bay.	251.	New Zealand Foresters' Guarantee Association—Christchurch.
41.	Hope of Brunner Lodge, Brunner.	255.	Temple of Peace Lodge, I.O.G.T.—Kaiwarra.
42.	Woodstock Lodge, Woodstock.	257.	Opotiki Gospel Temperance and Mutual Improvement Society—Opotiki.
44.	New River Pioneer, Dunganville.	258.	South Rakaia and Suburban Co-operative Money Club—South Rakaia.
47.	Victory Lodge, No Town.	261.	Palmerston North Co-operative Money Club—Palmerston North.
48.	Victoria Lodge, Noble's.	262.	Auckland Caledonian Society—Auckland.
50.	Kumara Lodge, Kumara.	263.	Stanmore Brass Band—Linwood.
53.	Rock of Freedom Lodge, Ashley Bank.	265.	St. Albans Co-operative Money Club—St. Albans.
54.	Hearts and Homes Lodge, Orepuki.	266.	Sydenham Brass Band—Sydenham.
57.	Dawn of Peace Lodge, Ashburton.	268.	Newton Band Society—Newton.
59.	True Blue Lodge, Waitahuna.	269.	Invercargill City Band—Invercargill.
66.	St. Helena Lodge, Greymouth.	270.	Auckland Burns Club—Auckland.
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.		
91.	Undaunted Lodge, Owake.		
93.	Welcome Retreat Lodge, Geraldine.		
94.	Loyal Marine Lodge, Nelson.		

APPENDIX IV.

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 V.—*continued.*

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1890.—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>Hawke's Bay District—</i>	s. d.	s. d.	s. d.	s. d.	s. d.	
Napier Lodge	14 4	9 9	24 1	4 1	..	A, C, D.
Mecanee "	13 9	6 5	20 2	0 2	..	A, D.
Abbotsford "	14 7	6 10	21 5	1 5	..	A.
Clive "	13 11	11 5	25 4	5 4	..	A, C.
Hastings "	16 1	4 2	20 3	0 3	..	A.
Victoria "	12 6	12 5	24 11	4 11	..	A, C.
Tavistock "	14 6	6 11	21 5	1 5	..	A.
Woodville "	16 6	5 8	22 2	2 2	..	A, C.
Ruahine "	18 0	2 5	20 5	0 5	..	A.
Kaikora North "	18 1	2 5	20 6	0 6	..	A.
Forest Home "	17 5	2 2	19 7	..	0 5	G, J, K.
Friendship "	18 0	0 10	18 10	..	1 2	G, J, K.
Danevirke "	17 6	0 9	18 3	..	1 9	K.*
<i>Wanganui District—</i>						
Wanganui Lodge	6 4	10 4	16 8	..	3 4	E.†
<i>Otago District—</i>						
Hand and Heart Lodge	10 2	12 1	22 3	2 3	..	A, C, D.
Dunedin "	10 2	14 11	25 1	5 1	..	C, D.
Dalton "	11 3	7 5	18 8	..	1 4	E, H.
Prince of Wales "	9 7	9 2	18 9	..	1 3	E, H, M.
Albion "	8 9	11 4	20 1	0 1	..	B, C, D.
Oamaru "	9 11	16 1	26 0	6 0	..	B, C, D.
Tuapeka Pioneer "	7 6	9 2	16 8	..	3 4	E, H.
Waitahuna "	6 3	10 7	16 10	..	3 2	E, H, M.
Prince Alfred "	9 3	11 5	20 8	0 8	..	C, D.
Waipori "	6 10	14 4	21 2	1 2	..	B, D.
Blue Spur "	7 8	7 1	14 9	..	5 3	E, H.
Naseby "	9 3	8 8	17 11	..	2 1	E, H.
Alexandra "	9 1	13 5	22 6	2 6	..	A, D.
Roxburgh "	7 7	8 8	16 3	..	3 9	E, H, M.
Tapanui "	11 1	6 3	17 4	..	2 8	E, H.
Lake Wakatipu "	10 1	18 3	28 4	8 4	..	A, B, D.
Palmerston "	10 6	8 0	18 6	..	1 6	E, H.
Cromwell "	8 8	19 3	27 11	7 11	..	A, B, D.
Mount Wendon "	7 9	12 2	19 11	..	0 1	H.
Band of Friendship "	11 5	7 5	18 10	..	1 2	E, M.
Outram "	11 7	9 6	21 1	1 1	..	A, B, D.
Mosgiel "	13 8	5 10	19 6	..	0 6	E, H.
Caversham "	14 8	3 1	17 9	..	2 3	E, H.
Valley "	15 1	3 10	18 11	..	1 1	E, H.
N.I.O.O.F.						
<i>Auckland Provincial District—</i>						
Auckland Pioneer Lodge	12 0	1 7	13 7	..	6 5	E, H, M.
United Brothers "	11 3	3 9	15 0	..	5 0	E, G, H.
District Funeral Fund	9 3	8 5	17 8	..	2 4	E, H.
B.U.O.O.F.						
<i>Wellington District—</i>						
Aorangi Lodge	12 9	1 8	14 5	..	5 7	E.
Southern Star "	12 5	0 10	13 3	..	6 9	E.
Thorndon "	12 4	1 5	13 9	..	6 3	E.

*Part of the deficiency is also due to the circumstance that the contributions of the two members who appear to have joined the lodge by clearance and at the old rates are inadequate.

†A great part of the deficiency created during the quinquennium is due to the unwise apportionment of the lodge's accumulated assets, which prior to 1888 had not been divided between the two funds, but which in the former valuation had been credited to the benefit fund.

APPENDIX V.—*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.	
A.O.F.						
<i>Hawke's Bay District—</i>	s. d.	s. d.	s. d.	s. d.	s. d.	
Court Sir Charles Napier ..	13 8	7 11	21 7	1 7*	..	E.
" Lord Clyde ..	13 9	6 5	20 2	0 2*	..	E.
" Captain Cook ..	14 3	5 8	19 11	..	0 1	E.
" Sir Henry Havelock ..	13 0	5 2	18 2	..	1 10	E, J.
" Robin Hood ..	15 11	4 1	20 0	..	..	E.
" Rualine ..	14 8	3 6	18 2	..	1 10	E, J.
" Heretaunga ..	15 8	3 9	19 5	..	0 7	E, J.
" Little John ..	14 4	2 6	16 10	..	3 2	E, J.
" Waitangi ..	15 0	2 10	17 10	..	2 2	E, J.
" Rising Sun ..	15 0	2 1	17 1	..	2 11	E, J.
" Ormond ..	17 1	1 6	18 7	..	1 5	E, J.
" Redcliffe ..	15 4	1 0	16 4	..	3 8	E, J.
District Funeral Fund ..	7 5	1 8	9 1	..	10 11†	E.
U.A.O.D.						
Hope of St. Albans Lodge ..	12 0	5 3	17 3	..	2 9	E, H.
Excelsior ..	12 6	3 8	16 2	..	3 10	E, H.
Oak of Sydenham ..	11 3	4 1	15 4	..	4 8	E, H.
Myrtle ..	13 5	3 3	16 8	..	3 4	E.
All Nations ..	12 1	3 11	16 0	..	4 0	E.
West Harbour ..	13 6	4 11	18 5	..	1 7	E.
Endeavour ..	12 4	3 7	15 11	..	4 1	E.
Blenheim Mistletoe ..	17 8	2 3	19 11	..	0 1	..
Turanganui ..	14 7	2 7	17 2	..	2 10	E.

* Converted into a deficiency by deduction of the court's share in the deficiency of the District Funeral Fund.

† A share of the deficiency shown in connection with the District Funeral Fund must be assigned to each branch as an addition to the deficiency of the branch.

APPENDIX VI.

NOTICE to FRIENDLY SOCIETIES relative to Payment for Valuations under "The Friendly Societies Act, 1882."

The Treasury, Wellington, 7th May, 1891.

I AM directed by the Hon. the Colonial Treasurer to inform you that the Government have decided to discontinue the present system of payment to Public Valuers for the quinquennial valuations required under "The Friendly Societies Act, 1882."

In order that societies may continue to be relieved of the cost of valuation, it will be at their option to have the valuation made by the Actuary attached to the office of the Registrar of Friendly Societies. Should any society desire to elect its own Valuer, such Valuer must be approved of by the Governor in accordance with "The Friendly Societies Act, 1882," the fees of such Valuer being paid by the society.

This notice will apply to all societies whose next due valuation shall not have been furnished to the Registrar of Friendly Societies before the 1st July, 1892.

JAMES B. HEYWOOD,
Secretary to the Treasury.

APPENDIX VII.

REGISTERED TRADE-UNIONS as at the 31st December, 1890.

Reg. No.

1. Christchurch Operative Bootmakers' Society.
2. Dunedin Operative Bootmakers' Union.
3. 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.
10. Southland Fishermen's, Oystermen's, and Lumpers' Union.*
11. Oamaru Operative Bakers' Association.
12. Grey District Trades and Labour Union of the Colony of New Zealand.
13. New Zealand Federated Wharf Labourers' Union.
14. Mercantile Marine Officers' Association of Australasia.
15. New Zealand Federated Wharf Carters', Expressmen's, and Storemen's Union.
16. Southland Trades and Labour Union.
17. Associated Iron- and Brass-Moulders of New Zealand.
18. Amalgamated Society of Railway Servants of New Zealand.
19. New Zealand Fishermen's Union.
20. New Zealand Federated Timber-workers' and Furniture Trade Association.
21. Wellington and District Amalgamated Butchers' Employés' Union.
22. New Zealand Federated Fellmongers', Skinners', Tanners', and Curriers' Union.
23. New Zealand Federated Butchers' Employés' Union.
24. Amalgamated Labour Union.
25. New Zealand Gasworks Employés' Union.
26. Dunedin Boot Machinists' and Fitters' Union.
27. Shipmasters' Association of New Zealand.
28. Association of the Master Ironworkers and Farriers of the Provincial District of Auckland.
29. United Millers', Engine-drivers', and Mill Employés' Society of New Zealand.
30. Amalgamated Shearers' and General Labourers' Union of New Zealand (Oamaru Branch).
31. Canterbury Fishermen's Union.

* Since cancelled.

APPENDIX VIII.

STATISTICS OF TRADE-UNIONS.

Registered Number.	Name of Union.	Place of Establishment.	Year of Registration.	Termination of Financial Year.	Number of Members as at End of Year.	Total Assets as at End of Year.
1	Operative Bootmakers' Society	Christchurch ..	1884	22nd Nov., 1890	229	\$ 341
2	Operative Bootmakers' Union	Dunedin ..	1884	19th Nov., 1890	224	288
3	Federated Stewards' and Cooks' Union of Australia	Port Chalmers	1885	..	..	..
4	Federated Seamen's Union of New Zealand ..	Dunedin ..	1885	31st Jan., 1891	1,800*	162
5	Operative Bootmakers' Society	Wellington ..	1886	20th Feb., 1891	153	265
6	Operative Bootmakers' Society	Auckland ..	1886	25th Feb., 1891	86	22
7	Operative Bakers' Association	Dunedin ..	1887	31st Dec., 1890	67	131
8	Grey Valley Coal Miners' Association	Taylorville ..	1887	13th Dec., 1890	†	12
9	New Zealand Federated Bootmakers' Union ..	Dunedin ..	1888	2nd Feb., 1891	7	42
11	Operative Bakers' Association	Oamaru ..	1889	21st Jan., 1891	18	24
12	Grey District Trades and Labour Union	Greymouth ..	1889	..	†	†
13	New Zealand Federated Wharf Labourers' Union	Dunedin ..	1890	30th Sept., 1890	2,000*	111
14	Mercantile Marine Officers' Association of Australasia	Wellington ..	1890	..	†	†
15	New Zealand Wharf Carters', Expressmen, and Storemen's Union	Dunedin ..	1890	..	†	†
16	Southland Trade and Labour Union	Invercargill ..	1890	30th Sept., 1890	700	179
17	Associated Iron- and Brass-Moulders of New Zealand	Dunedin ..	1890	9th April, 1891	52	63
18	Amalgamated Society of Railway Servants of New Zealand	Christchurch ..	1890	31st Mar., 189	3,639	340
19	New Zealand Fishermen's Union	Wellington ..	1890	..	†	†
20	New Zealand Federated Timber-Workers and Furniture Trade Association	Dunedin ..	1890	17th May, 1891	†	†
25	New Zealand Gasworks Employés' Union	Dunedin ..	1890	31st Dec., 1890	37	15
27	Shipmasters' Association of New Zealand	Wellington ..	1890	30th April, 1890	†	186
30	Amalgamated Shearers' and General Labourers' Union of New Zealand (Oamaru Branch) ..	Oamaru ..	1890	11th April, 1891	†	9

* Approximate.

† No information.

STATISTICS OF FRIENDLY SOCIETIES FOR 1889.

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TABLE I.—Number of Members and Amounts of Benefit and other Funds, as at the 31st December, 1889, 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, 1889.	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>Auckland District—</i>							
Fountain of Friendship Lodge	Auckland ..	1844	358	17,396 16 4	11,816 12 2	5,580 4 2	+ 7-10
Good Intent	" ..	1850	225	3,447 0 5	3,239 7 9	207 12 8	- 11-65
Parnell	" ..	1859	87	3,018 7 8	2,967 10 3	50 17 5	+ 5-42
Charles Bruce	Thames ..	1865	56	1,932 11 2	1,849 8 1	83 3 1	+ 13-36
Waikato	" ..	1866	134	3,939 10 4	3,789 11 3	149 19 1	+ 1-70
Duke of Cambridge	Cambridge ..	1867	53	393 4 4	367 12 1	25 12 3	- 4-60
Gisborne	Gisborne ..	1874	33	1,212 17 2	1,184 17 2	28 0 0	+ 10-03
National	Coromandel ..	1876	18	510 19 6	497 3 0	13 16 6	+ 2-67
Howick	Howick ..	1876	63	704 9 3	601 11 4	102 17 11	- 5-28
Whangarei	Whangarei ..	1881	39	321 17 8	308 0 7	13 17 1	- 0-05
Franklin	Otakuhu ..	1881	64	211 14 4	211 14 4	..	- 6-98
Warkworth Pioneer	Warkworth ..	1884	27	71 18 8	71 18 8	..	- 7-73
Central Body	Auckland ..	..	..	6,504 15 0	6,471 7 9	33 7 3	..
Total	..	..	1,157	39,666 1 10	33,376 14 5	6,289 7 5	..
<i>Hawke's Bay District—</i>							
Napier Lodge	Napier ..	1856	210	4,000 13 10	3,998 14 2	1 19 8	+ 7-98
Meeanee	Taradale ..	1871	43	554 14 8	524 2 6	30 12 2	+ 0-33
Abbotsford	Waipawa ..	1873	190	2,630 9 9	2,525 9 9	155 0 0	+ 2-72
Clive	West Clive ..	1876	26	596 4 8	584 13 4	11 11 4	+ 10-81
Hastings	Hastings ..	1878	130	1,016 7 10	1,001 15 7	14 12 3	+ 0-41
Victoria	Porangahau ..	1878	13	430 11 11	324 10 3	106 1 8	+ 9-92
Tavistock	Waipukurau ..	1879	26	326 16 5	316 16 5	10 0 0	+ 2-81
Woodville	Woodville ..	1880	41	393 10 8	386 0 2	7 10 6	+ 3-95
Ruahine	Hampden ..	1885	23	114 17 7	111 13 10	3 3 9	+ 0-71
Kaikora North	Kaikora N. ..	1886	20	80 5 5	73 12 0	6 13 5	+ 0-85
Forest Home	Ormondville ..	1887	24	102 0 11	83 19 10	18 1 1	- 0-79
Friendship	Port Ahuriri ..	1887	31	33 15 11	33 15 11	..	- 2-03
Danevirke	Danevirke ..	1888	23	41 6 1	27 5 10	14 0 3	- 3-22
Central Body	Napier ..	..	..	216 13 7	135 17 3	80 16 4	..
Total	..	..	805	10,588 9 3	10,128 6 10	460 2 5	..
<i>New Plymouth District—</i>							
Egmont Lodge	N. Plymouth ..	1857	169	2,257 4 11	2,223 13 9	33 11 2	- 12-67
Excelsior	" ..	1865	73	1,771 9 2	1,755 7 5	16 1 9	+ 3-24
Waitara	Waitara ..	1876	51	449 18 0	448 13 11	1 4 1	- 0-62
Union	Hawera ..	1881	79	390 0 6	388 18 7	1 1 11	- 8-98
Manaia	Manaia ..	1887	53	87 1 1	87 1 1	..	..
Central Body	N. Plymouth ..	..	..	159 14 1	119 18 6	39 15 7	..
Total	..	..	425	5,115 7 9	5,023 13 3	91 14 6	..
<i>Wanganui District—</i>							
Wanganui Lodge	Wanganui ..	1858	149	5,327 19 11	3,566 9 1	1,761 10 10	- 7-71
<i>Wellington District—</i>							
Britannia Lodge	Wellington ..	1843	285	9,197 12 1	8,982 16 3	214 15 10	+ 6-45
Antipodean	" ..	1847	219	6,512 9 3	6,028 18 0	483 11 3	+ 6-07
Rose of the Valley	Lower Hutt ..	1849	148	2,331 12 11	2,402 19 10	428 13 1	- 10-08
Kainapoura	Tawa Flat ..	1857	18	300 17 7	296 19 7	3 18 0	- 2-52
Rose of Sharon	Upper Hutt ..	1857	47	637 12 7	617 7 3	20 5 4	- 0-85
St. George	Pahautanui ..	1867	33	379 15 6	292 8 3	87 7 3	- 12-06
Unity	Featherston ..	1872	40	595 19 6	586 0 0	9 19 6	- 1-75
Combination	Johnsonville ..	1876	24	384 4 5	192 17 0	191 7 5	- 4-22
Heart of Oak	Carterton ..	1877	48	489 16 11	444 15 3	45 1 8	- 10-31
Masterton	Masterton ..	1877	36	347 12 6	290 2 10	57 9 8	- 10-56
Greytown	Greytown ..	1879	41	644 6 9	515 4 2	129 2 7	- 1-89
Petone	Petone ..	1882	78	438 13 2	355 5 6	83 7 8	- 13-97
Eketahuna	Eketahuna ..	1887	21	56 19 8	51 16 11	5 2 9	..
Central Body	Wellington ..	..	..	103 5 1	43 13 0	62 12 1	..
Total	..	..	1,038	22,920 17 11	21,098 3 10	1,822 14 1	..
<i>Marlborough District—</i>							
Marlborough Lodge	Blenheim ..	1860	113	3,755 19 4	3,720 13 9	35 5 7	+ 2-02
Renwick	Renwick ..	1867	35	1,230 3 7	1,225 6 9	4 16 10	- 1-06
Central Body	Blenheim ..	..	..	719 15 7	2 4 3	717 11 4	..
Total	..	..	148	5,705 18 6	4,948 4 9	757 13 9	..
<i>Nelson District—</i>							
Nelson Lodge	Nelson ..	1842	224	3,995 7 7	3,873 8 6	121 19 1	- 7-58
Travellers' Rest	Richmond ..	1847	111	1,219 13 3	1,181 11 2	38 2 1	- 5-94
Howard	Nelson ..	1847	238	5,476 3 5	5,220 6 4	255 17 1	+ 1-02
Mansion of Peace	Wakefield ..	1859	154	2,206 5 2	2,065 14 10	140 10 4	+ 0-90
General Cameron	Brightwater ..	1865	66	828 5 6	792 13 11	35 11 7	- 5-05
Central Body	Nelson ..	..	..	3,106 19 4	1,002 18 9	2,104 0 7	..
Total	..	..	798	16,332 14 3	14,136 13 6	2,696 0 9	..

* 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, 1899.	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>Motueka District—</i>							
Motueka Lodge	Motueka	1850	125	3,080 1 10	2,972 19 2	107 2 8	- 0-02
Good Intention "	Riwaka	1860	64	1,387 18 4	1,384 18 0	3 0 4	- 7-84
Takaka "	Takaka	1863	76	825 11 3	824 6 10	1 4 5	- 4-69
South Star "	Dovedale	1880	30	98 3 5	69 3 11	28 19 6	- 9-77
Central Body	Motueka .. .. .	..	..	1,190 16 8	18 18 4	1,171 18 4	
Total .. .. .	.. .. .	..	295	6,582 11 6	5,270 6 3	1,312 5 3	
<i>North Westland District—</i>							
Westport Lodge	Westport	1867	85	2,308 1 8	2,308 1 8	..	+ 8-05
Charleston "	Charleston	1867	56	2,643 3 9	2,623 17 11	19 5 10	+17-00
Reefton "	Reefton	1872	97	2,133 8 2	2,120 0 8	13 7 6	+ 7-11
Waimangaroa "	Denniston	1886	42	40 1 0	36 4 7	3 16 5	- 1-89
Central Body	Reefton .. .. .	..	..	19 7 4	19 7 4	..	
Total .. .. .	.. .. .	..	280	7,144 1 11	7,107 12 2	36 9 9	
<i>Hokitika District—</i>							
Hokitika Lodge	Hokitika	1866	105	3,849 5 11	3,849 5 11	..	- 5-48
Ross "	Ross	1867	37	1,978 15 2	1,978 15 2	..	+12-14
Waiimea "	Stafford	1867	43	792 14 0	762 8 11	30 5 1	-25-58
Greymouth "	Greymouth	1867	75	3,096 19 7	3,053 0 0	43 19 7	- 4-68
Albert "	Kumara	1870	45	606 8 7	591 8 7	15 0 0	-17-76
Central Body	Hokitika .. .. .	..	..	25 2 1	11 9 3	13 12 10	
Total .. .. .	.. .. .	..	305	10,349 5 4	10,246 7 10	102 17 6	
<i>Ashley District—</i>							
Rangiora Lodge	Rangiora	1860	197	3,652 5 8	2,652 5 8	1,000 0 0	+ 8-82
Nil Desperandum "	East Oxford	1868	59	1,161 13 10	1,123 17 11	37 15 11	+ 8-55
Leithfield "	Leithfield	1873	41	713 1 8	698 15 9	14 5 11	+11-71
Cust "	Cust	1874	52	546 19 10	546 19 10	..	+ 5-33
Woodend "	Woodend	1874	45	466 17 4	466 17 4	..	+ 2-77
Oxford "	West Oxford	1876	73	493 3 4	479 1 11	14 1 5	- 0-11
Ohoka "	Ohoka	1876	53	450 0 9	450 0 9	..	+ 2-76
Amberley "	Amberley	1876	51	650 6 6	638 6 8	11 19 10	+ 2-80
Waikari "	Waikari	1880	22	264 14 3	219 17 11	44 16 4	+ 2-59
Central Body	Rangiora .. .. .	..	..	305 13 4	214 6 7	91 6 9	
Total .. .. .	.. .. .	..	593	8,704 16 6	7,490 10 4	1,214 6 2	
<i>North Canterbury District—</i>							
City of Christchurch Lodge	Christchurch	1853	348	10,296 18 11	7,089 12 3	3,207 6 8	+ 9-01
Kaiapoi "	Kaiapoi	1858	94	1,678 13 10	1,557 17 10	120 16 0	+ 3-21
Volunteer "	Sydenham	1866	117	1,743 9 0	1,743 9 0	..	+ 5-69
Benevolent "	Christchurch	1866	101	2,360 11 3	2,341 12 4	18 18 11	+ 9-58
Perseverance "	Woolston	1872	148	1,651 3 1	1,584 0 0	67 3 1	- 1-21
Malvern "	Waddington	1877	19	194 9 3	194 9 3	..	- 1-79
Phillipstown "	Linwood	1879	24	46 3 11	42 8 8	3 15 3	- 8-79
Leeston "	Leeston	1880	47	469 3 11	457 5 2	11 18 9	- 2-17
Papanui "	Papanui	1880	27	231 17 3	231 17 3	..	- 0-85
Addington "	Addington	1882	113	404 3 9	404 3 9	..	- 2-32
Coleridge "	Glentunnel	1883	32	186 11 4	161 14 4	24 17 0	- 1-67
Riccarton "	Up. Riccarton	1886	23	119 7 9	101 2 3	18 5 6	- 3-92
Jubilee "	Prebbleton	1887	41	118 11 10	63 15 4	54 16 6	..
Central Body	Christchurch .. .. .	..	6	647 4 0	450 10 11	196 13 1	
Total .. .. .	.. .. .	..	1,140	20,148 9 1	16,423 18 4	3,724 10 9	
<i>Lyttelton District—</i>							
City of Norwich Lodge	Lyttelton	1850	301	5,901 19 1	5,731 15 4	170 3 9	+ 6-58
Good Intent "	Akaroa	1860	67	1,933 4 2	1,922 11 9	10 12 5	+10-36
Timaru "	Timaru	1864	214	3,520 15 10	2,428 12 9	1,092 3 1	- 1-34
Heart of Friendship "	Waimate	1871	52	512 10 2	512 10 2	..	+ 9-52
Hand of Friendship "	Okain's Bay	1875	25	586 11 0	576 11 0	10 0 0	+ 6-24
Hand and Heart "	Pigeon Bay	1876	42	482 19 4	465 5 10	17 13 6	+ 5-32
Perseverance "	Barry's Bay	1881	11	237 14 5	225 5 5	12 9 0	- 3-69
Victoria Widow and Orphan Fund	Lyttelton	1887	..	59 14 9	..	59 14 9	..
Central Body .. .. .	.. .. .	..	1	38 16 11	..	38 16 11	
Total .. .. .	.. .. .	..	713	13,274 5 8	11,862 12 3	1,411 13 5	
<i>Ashburton District—</i>							
Ashburton Lodge	Ashburton	1873	123	1,348 8 8	1,310 13 1	37 15 7	- 0-53
Waterton "	Waterton	1881	27	291 7 9	288 8 2	2 19 7	+ 0-13
South Rakaia "	South Rakaia	1881	39	532 8 9	389 8 11	142 19 10	- 1-45
Pioneer "	Springburn	1881	25	373 0 1	339 11 6	33 8 7	- 0-89
Tinwald "	Tinwald	1882	25	246 16 8	231 9 0	15 7 8	- 2-48
Central Body	Ashburton .. .. .	..	..	92 10 3	77 5 4	15 4 11	
Total .. .. .	.. .. .	..	239	2,884 12 2	2,636 16 0	247 16 2	

* 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, 1889.	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—</i>							
Hand and Heart Lodge	Dunedin	1848	456	14,825 16 4	13,025 12 10	1,800 3 6	+ 5-36
Dunedin	"	1862	195	7,074 8 11	6,825 2 2	249 6 9	+12-13
Dalton	Balcutha	1864	77	1,416 19 5	1,262 6 3	154 13 2	- 2-90
Prince of Wales	Port Chalmers	1864	83	1,886 12 7	1,865 11 11	21 1 8	- 3-10
Albion	Dunedin	1864	68	2,023 2 11	1,955 6 7	67 16 4	+ 0-13
Oamaru	Oamaru	1864	58	2,847 0 4	2,274 4 7	572 15 9	+14-95
Tuapeka Pioneer	Lawrence	1865	72	1,952 17 1	1,848 7 2	104 9 11	- 9-42
Waiatahuna	Waiatahuna	1866	46	1,449 16 8	1,449 16 8	..	- 9-46
Prince Alfred	Waikouaiti	1866	58	1,694 1 3	1,603 4 10	90 16 5	+ 1-57
Waipori	Waipori	1867	22	887 19 3	862 11 2	25 8 1	+ 3-36
Bluespur	Bluespur	1867	48	1,031 11 1	940 17 3	90 13 10	-14-69
Naseby	Naseby	1868	35	768 14 1	711 14 4	56 19 9	- 5-00
Alexandra	Pt. Molyneux	1869	31	1,063 19 9	1,016 1 6	47 18 3	+ 6-03
Roxburgh	Roxburgh	1869	34	844 18 1	822 2 5	22 15 8	-10-53
Tapuanui	Tapuanui	1869	67	988 8 4	940 7 1	48 1 3	- 6-03
Lake Wakatipu	Queenstown	1869	37	1,623 15 6	1,612 14 11	11 0 7	+20-41
Palmerston	Palmerston S.	1870	33	606 18 8	600 5 2	6 13 6	- 3-39
Cromwell	Cromwell	1870	41	2,049 0 0	2,039 0 0	10 0 0	+20-71
Mount Wendon	Waikaia	1871	55	1,804 10 5	1,786 17 2	17 13 3	- 0-22
Band of Friendship	Kakanui	1872	25	477 11 8	419 1 3	58 10 5	- 2-76
Outram	Outram	1875	53	1,116 17 11	1,088 7 8	28 10 3	+ 2-34
Mosgiel	Mosgiel	1879	97	1,140 0 10	1,113 18 9	26 2 1	- 1-03
Caversham	Caversham	1881	69	404 18 5	376 6 8	28 11 9	- 4-20
Valley	N.E. Valley	1881	41	304 5 11	294 15 6	9 10 5	- 2-07
Central Body	Dunedin	..	..	641 13 9	77 9 2	564 4 7	
Total	..	..	1,801	50,926 0 2	46,812 3 0	4,113 17 2	
<i>Invercargill District—</i>							
Shamrock, Rose, & Thistle Lodge	Invercargill	1860	172	6,968 13 8	6,888 17 7	79 16 1	+12-18
St. George	"	1868	142	3,764 3 6	3,733 16 9	30 6 9	+ 2-84
Winton	Winton	1874	32	731 11 5	618 7 11	113 3 6	+ 6-85
United Gore	Gore	1878	51	493 4 11	435 8 3	57 16 8	- 3-56
Lumsden	Lumsden	1882	52	574 13 6	559 13 6	15 0 0	- 3-46
Awarua	Campbelltown	1883	38	264 17 10	205 9 6	59 8 4	- 7-00
Oreti	Dipton	1885	16	45 3 10	30 3 10	15 0 0	-10-48
Central Body	Invercargill	..	..	314 19 0	180 16 9	134 2 3	
Total	..	..	503	13,157 7 8	12,652 14 1	504 13 7	
Total of order	..	..	10,384	239,328 19 5	212,781 5 11	26,547 13 6	
<i>I.O.O.F.</i>							
<i>Grand Lodge of New Zealand—</i>							
Pioneer Lodge	Dunedin	1862	86	1,424 11 9	1,328 10 1	96 1 8	+ 3-58
Leith	"	1867	64	1,112 19 8	1,069 1 0	43 18 8	+ 4-80
Alfred	Oamaru	1869	74	669 10 1	668 2 10	1 7 3	+ 4-15
Star of Canterbury	Timaru	1869	27	334 6 8	229 13 5	104 13 3	- 1-00
Alexandrovna	Temuka	1874	23	458 3 5	403 4 0	54 19 5	+ 6-74
Unity	S. Dunedin	1875	42	108 5 3	108 5 3	..	- 3-34
Linden	Kaikorai	1875	43	218 6 8	205 12 6	12 14 2	- 3-87
Southern Cross	Wellington	1877	98	1,620 9 1	1,415 0 10	205 8 3	+ 6-87
Pioneer of Southland	Invercargill	1878	92	974 2 3	865 5 8	108 16 7	+ 3-53
Star of Auckland	Auckland	1878	99	974 8 1	847 3 7	127 4 6	+ 3-85
Prebbleton	Prebbleton	1881	18	283 14 6	233 13 9	50 0 9	+ 3-67
Alma	Wyndham	1882	9	347 12 8	246 16 3	100 16 5	+ 7-79
Wallace	Riverton	1882	19	217 19 9	182 16 8	35 3 1	+ 4-36
Kawakawa	Kawakawa	1883	11	224 15 4	204 10 10	20 4 6	+ 4-80
Gladstone	Fairlie Creek	1883	12	214 18 10	144 7 5	70 11 5	+ 3-20
Mataura	Mataura	1883	12	363 8 4	216 12 2	146 16 2	+ 7-09
Kaeo	Kaeo	1884	26	245 1 6	199 16 11	45 4 7	+ 3-77
Orient	Palmerston N.	1885	73	154 5 10	124 5 10	30 0 0	+ 1-01
Spreydon	Spreydon	1887	23	78 11 3	50 4 6	28 6 9	- 1-16
Excelsior	Woodville	1888	16	3 13 1	3 13 1	..	..
Popotunoa	Clinton	1889	36	62 11 2	21 16 10	40 14 4	..
Hope of Maheno	Maheno	1889	27	10 15 4	10 15 4	..	..
Central Body	Dunedin	..	..	4,704 13 9	3,199 3 11	1,505 9 10	
Total	..	..	930	14,807 4 3	11,978 12 8	2,828 11 7	
<i>N.I.O.O.F.</i>							
<i>Auckland Provincial District—</i>							
Auckland Pioneer Lodge	Auckland	1878	171	457 12 2	407 11 8	50 0 6	-11-38
United Brothers	"	1879	100	649 11 11	629 11 11	20 0 0	- 9-58
Central Body	"	..	..	1,185 12 5	1,146 16 2	38 16 3	
Total	..	..	271	2,292 16 6	2,183 19 9	108 16 9	
<i>B.U.O.O.F.</i>							
<i>Wellington District—</i>							
Aorangi Lodge	Wellington	1884	52	123 6 8	103 18 0	19 8 8	-10-25
Southern Star	"	1886	23	16 0 10	12 4 11	3 15 11	-12-73
Thorndon	"	1886	24	50 10 4	38 17 5	11 12 11	-12-21
Central Body	"	..	..	115 14 2	73 8 11	42 5 3	
Total	..	..	99	305 12 0	228 9 3	77 2 9	

* 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 1889.	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	377	5,607	19	6	5,856	10	11	251	8	7	- 4 48
" Pride of Parnell	.. Thames	.. 1864	108	3,608	14	6	3,538	0	3	70	14	3	+ 6 60
" Zealandia	.. Auckland	.. 1873	89	1,524	7	10	1,454	4	11	70	2	11	- 4 36
" Pride of Onehunga	.. Onehunga	.. 1875	100	516	7	2	429	16	7	86	10	7	- 10 28
" Pride of the North	.. Grahamstown	.. 1875	63	463	19	4	386	12	0	77	7	4	- 11 04
" Robin Hood	.. Panmure	.. 1876	24	262	12	2	245	16	8	16	15	6	- 3 69
" Northern Wairoa	.. Dargaville	.. 1877	61	438	12	8	331	11	6	107	1	2	- 9 73
" Pride of Newmarket	.. Newmarket	.. 1879	57	298	18	7	290	18	7	8	0	0	- 8 28
" Nil Desperandum	.. Newton	.. 1880	97	226	15	1	226	15	1	..	..	..	- 8 86
" Royal Oak	.. Tauranga	.. 1880	51	190	0	6	155	15	2	34	5	4	- 9 44
" Star of the South	.. Otahuhu	.. 1881	46	128	12	11	95	10	2	33	2	9	- 8 58
" Star of Helensville	.. Helensville	.. 1883	36	321	3	8	320	11	8	0	12	0	- 13 21
" Victoria	.. Devonport	.. 1885	47	236	3	3	190	5	3	45	18	0	- 8 70
" Queen of the North	.. Maungaturoto	.. 1886	23	48	18	6	26	8	6	22	10	0	- 9 39
" Excelsior	.. Kamo	.. 1886	18	64	10	4	52	12	3	11	18	1	- 9 68
" Kihikihi	.. Kihikihi	.. 1886	23	65	0	1	44	0	10	20	19	3	- 9 98
" Central Body	.. Auckland	.. ..	..	4,059	11	4	3,468	13	10	590	17	6	..
Total	.. ..	.. ..	1,220	18,062	7	5	16,614	4	2	1,448	3	3	..
<i>Hawke's Bay District—</i>													
Court Sir Charles Napier	.. Napier	.. 1872	199	2,717	5	9	2,433	17	6	283	8	3	- 2 56
" Lord Clyde	.. Wairoa	.. 1873	34	340	0	10	340	0	10	..	..	..	- 4 56
" Captain Cook	.. Napier	.. 1875	165	1,592	16	2	1,523	1	1	69	15	1	- 4 93
" Sir Henry Havelock	.. Havelock	.. 1875	97	785	10	1	744	8	5	41	1	8	- 7 51
" Robin Hood	.. Port Ahuriri	.. 1878	46	315	1	5	271	15	0	43	6	5	- 4 80
" Ruahine	.. Waipukurau	.. 1879	61	381	5	5	351	8	5	29	17	0	- 7 45
" Heretaunga	.. Hastings	.. 1882	43	245	2	4	243	7	2	1	15	2	- 5 74
" Little John	.. Waipawa	.. 1883	48	204	17	7	188	17	7	16	0	0	- 9 35
" Waitangi	.. West Clive	.. 1884	29	136	6	2	131	19	2	4	7	0	- 7 76
" Rising Sun	.. Danevirke	.. 1885	30	119	5	8	114	7	7	4	18	1	- 8 88
" Ormond	.. Makatoka	.. 1885	54	216	0	4	185	4	10	30	15	6	- 6 90
" Redclyffe	.. Taradale	.. 1886	45	201	19	8	103	14	11	98	4	9	- 9 74
" Turnagain	.. Herbertville	.. 1889	9	11	3	4	11	3	4	..	..	..	..
" Central Body	.. Napier	.. ..	..	958	11	2	741	16	0	216	15	2	..
Total	.. ..	.. ..	860	8,225	5	11	7,385	1	10	840	4	1	..
<i>Taranaki District—</i>													
Court Taranaki	.. N. Plymouth	.. 1864	68	1,212	0	10	1,212	0	10	..	..	..	- 17 68
" Waireka	.. ..	.. 1866	130	1,751	7	1	1,751	7	1	..	..	..	- 9 25
" Patea	.. Patea	.. 1867	50	259	12	1	153	9	3	106	2	10	- 19 07
" Inglewood Forest	.. Inglewood	.. 1876	85	454	4	8	454	4	8	..	..	..	- 16 59
" Raleigh	.. Waitara	.. 1883	26	137	2	2	137	2	2	..	..	..	- 17 64
" Egmont	.. Hawera	.. 1884	36	256	1	11	238	8	10	17	13	1	- 7 37
" Central Body	.. N. Plymouth	.. ..	..	161	16	6	60	15	8	101	0	10	..
Total	.. ..	.. ..	395	4,232	5	3	4,007	8	6	224	16	9	..
<i>Wellington District—</i>													
Court Sir George Grey	.. Wellington	.. 1862	217	7,279	19	6	5,405	16	1	1,874	3	5	+ 11 38
" Robin Hood	.. ..	.. 1865	228	2,274	1	6	2,038	2	11	185	18	7	- 6 56
" Little John	.. Marton	.. 1866	130	1,409	8	9	1,356	5	3	53	3	6	- 6 16
" Roderick Dhu	.. Wanganui	.. 1867	120	1,048	6	4	1,026	4	4	22	2	0	- 5 81
" Sir George Bowen	.. Wellington	.. 1868	304	2,977	8	7	2,673	7	10	304	0	9	- 7 70
" Blenheim	.. Blenheim	.. 1869	125	3,346	15	11	2,548	8	2	798	7	9	+ 8 84
" Wairarapa	.. Greytown	.. 1870	62	1,075	3	9	1,070	8	4	4	15	5	- 6 61
" Loyal Enterprise	.. Masterton	.. 1871	115	784	1	9	764	14	7	19	7	2	- 8 46
" Clarendon	.. Picton	.. 1874	64	977	16	10	930	2	8	47	14	2	- 5 22
" Manawatu	.. Palmerston N.	.. 1875	107	1,093	1	0	595	0	0	498	1	0	- 4 68
" Marquis of Normanby	.. Carterton	.. 1876	64	528	2	9	517	13	5	10	10	4	- 7 20
" Loyal Feilding	.. Feilding	.. 1876	64	663	0	8	643	2	2	19	18	6	- 0 75
" William Gladstone	.. Gisborne	.. 1877	73	1,099	4	4	1,077	7	11	21	16	5	- 1 14
" Pioneer	.. Te Nui	.. 1877	56	500	8	9	425	0	5	75	8	4	- 8 02
" Egmont	.. Opunake	.. 1882	12	251	0	1	219	0	10	31	19	3	- 5 77
" Loyal Halcombe	.. Halcombe	.. 1884	12	75	1	10	57	3	2	17	18	8	- 8 60
" Woodville	.. Woodville	.. 1884	69	140	6	6	125	17	8	14	8	10	- 8 31
" Pohangina	.. Ashurst	.. 1885	32	97	5	5	80	17	0	16	8	5	- 7 50
" Epuni	.. Petone	.. 1886	119	252	0	10	197	15	10	54	5	0	- 8 53
" Pahiatua	.. Pahiatua	.. 1886	39	59	4	7	44	19	2	14	5	5	..
" Kopuheranga	.. Mauriceville	.. 1887	41	83	3	9	55	4	3	27	19	6	..
" Hunterville	.. Hunterville	.. 1888	28	23	8	5	14	18	6	8	9	11	..
" Sir William Jervois	.. Newtown	.. 1889	56	89	0	1	41	4	3	47	15	10	..
" Central Body	.. Wellington	.. ..	..	3,287	3	7	3,146	10	8	140	12	11	..
Total	.. ..	.. ..	2,137	29,414	15	6	25,105	4	5	4,309	11	1	..
<i>Nelson District—</i>													
Court Robin Hood	.. Nelson	.. 1862	210	3,734	2	6	3,538	7	10	145	14	8	- 15 74
" Perseverance	.. Motueka	.. 1863	59	227	4	5	227	4	5	..	..	..	- 25 66
" Pride of the Forest	.. Wakapuaka	.. 1864	32	806	4	9	691	1	4	115	3	5	- 11 50
" Concord	.. Greymouth	.. 1867	97	536	9	5	487	5	10	49	3	7	- 19 94
" Unity	.. Havelock	.. 1871	41	654	16	3	521	11	5	133	4	10	- 19 45
" Charleston	.. Charleston	.. 1871	27	354	7	9	354	7	9	..	..	..	- 14 00
" Sherwood Forest	.. Stoke	.. 1872	33	763	1	1	751	13	10	11	7	3	- 2 92
" Aorere	.. Collingwood	.. 1873	51	1,140	2	5	1,096	4	8	43	17	9	- 10 93
" Royal Oak	.. Westport	.. 1875	31	438	14	4	438	14	4	..	..	..	- 18 85
" Inangahua	.. Reefion	.. 1878	31	194	8	3	182	6	4	12	1	11	- 17 68
" Central Body	.. Nelson	.. ..	..	604	11	9	476	8	3	128	3	6	..
Total	.. ..	.. ..	612	9,454	2	11	8,815	6	0	638	16	11	..

* 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, 1889.	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	25	390 17 6	384 15 7	6 1 11	..
<i>Canterbury United District—</i>							
Court Star of Canterbury ..	Christchurch	1852	420	6,169 11 8	5,532 2 0	637 9 8	- 7-89
" Queen of the Isles ..	Lyttelton ..	1859	64	1,754 18 6	1,380 12 2	374 6 4	- 6-85
" Pride of Courtenay ..	Courtenay ..	1876	47	507 4 1	421 19 3	85 4 10	- 0-14
" Thistle of the Forest ..	Sydenham ..	1879	72	632 15 0	604 1 2	23 13 10	- 3-94
" Woodford ..	Kaipoi ..	1880	91	793 3 4	702 9 3	90 14 1	- 3-72
" Pride of Richmond ..	Richmond ..	1881	38	364 12 9	362 7 7	2 5 2	- 3-10
" Papanui ..	Papanui ..	1881	43	72 1 5	61 18 10	10 2 7	- 6-07
" Star of Dunsandel ..	Dunsandel ..	1888	13	35 8 11	20 4 0	15 4 11	..
" Ashburton ..	Ashburton ..	1889	40	33 13 11	22 2 2	11 11 9	..
District Widow and Orphan Fund Central Body ..	Christchurch ..	1867 ..	.. ..	1,732 17 10 3,070 13 10	.. 2,991 6 0	1,732 17 10 79 7 10	+28-21
Total ..	..	..	828	15,167 1 3	12,099 2 5	3,067 18 10	
<i>South Canterbury District—</i>							
Court Southern Cross ..	Timaru ..	1865	287	5,187 11 10	4,940 13 6	246 18 4	- 8-07
" Foresters' Pride ..	Waimate ..	1875	77	536 13 1	381 16 2	154 16 11	-18-48
" Progress ..	St. Andrews ..	1883	36	216 16 4	179 16 4	37 0 0	..
" Central Body ..	Timaru ..	..	..	145 6 0	136 7 3	8 18 9	..
Total ..	..	..	400	6,086 7 3	5,638 13 3	447 14 0	
<i>United Otago District—</i>							
Court Pride of Dunedin ..	Dunedin ..	1862	206	6,270 0 9	6,166 2 9	103 18 0	- 1-58
" Pride of the Lake ..	Queenstown ..	1863	29	522 4 2	433 1 7	89 2 7	- 7-82
" Enterprise ..	Dunedin ..	1863	166	3,193 12 8	2,911 7 2	287 5 6	+ 1-67
" Robin Hood ..	Port Chalmers ..	1864	106	1,153 14 11	956 14 7	197 0 4	-16-27
" Pride of the Leith ..	Dunedin ..	1864	199	1,508 15 4	1,358 16 8	149 18 8	- 6-44
" Bruce ..	Milton ..	1865	105	929 15 6	772 14 6	157 1 0	-13-25
" Star of the Dunstan ..	Clyde ..	1866	42	350 15 11	331 14 5	19 1 6	- 6-69
" Pride of Oamaru ..	Oamaru ..	1868	130	745 3 1	645 10 3	99 12 10	- 5-83
" Star of Tuapeka ..	Lawrence ..	1868	48	653 12 1	625 13 0	27 19 1	-19-99
" Pride of Alexandra ..	Alexandra ..	1869	26	433 5 3	345 7 1	87 18 2	- 0-13
" Havelock ..	Waitahuna ..	1869	24	433 7 2	315 14 9	117 12 5	- 9-47
" Roxburgh ..	Roxburgh ..	1873	28	305 3 0	268 0 0	37 3 0	- 4-07
" Star of the South ..	Invercargill ..	1874	150	1,384 5 2	1,325 15 10	58 9 4	- 6-12
" St. Andrews ..	Caversham ..	1875	118	740 19 6	635 6 0	105 13 6	- 6-87
" Excelsior ..	Mornington ..	1877	49	378 16 10	374 10 1	4 6 9	- 4-25
" Little John ..	Roslyn ..	1888	32	45 1 0	28 8 9	16 12 3	..
" Central Body ..	Dunedin ..	..	..	4,158 5 9	3,245 1 4	913 4 5	..
Total ..	..	..	1,458	23,211 18 1	20,739 18 9	2,471 19 4	
<i>Court not in any District—</i>							
Court Coromandel ..	Coromandel ..	1871	31	828 1 7	816 1 7	12 0 0	+13-22
Total of Order ..	..	..	7,966	115,073 2 8	101,605 16 6	13,467 6 2	
<i>A.O.S.</i>							
Sanctuary Sir George Grey ..	Wellington ..	1865	55	637 4 3	571 6 1	65 18 2	- 4-33
" Star of Canterbury ..	Christchurch ..	1879	21	114 11 0	103 19 4	10 11 8	- 3-38
Total ..	..	..	76	751 15 3	675 5 5	76 9 10	
<i>U.A.O.D.</i>							
Pioneer Lodge ..	Christchurch	1875	219	1,974 5 6	1,881 1 10	93 3 8	- 5-42
Hope of St. Albans ..	St. Albans ..	1879	89	713 15 3	653 18 5	59 16 10	- 4-02
Mistletoe ..	Christchurch	1879	91	682 19 10	650 11 9	32 8 1	- 5-17
Excelsior ..	Wellington ..	1879	215	1,457 9 7	1,095 12 8	361 16 11	- 5-65
Oak of Sydenham ..	Sydenham ..	1879	156	1,127 8 11	996 1 8	131 7 3	- 7-24
Ethelbert ..	Springston ..	1880	27	225 7 5	198 14 6	26 12 11	- 6-92
Lyttelton Hearts of Oak ..	Lyttelton ..	1880	73	577 5 8	527 5 8	50 0 0	- 7-47
Otago ..	Dunedin ..	1880	86	723 9 6	722 5 9	6 3 9	- 4-36
Bud of Hope ..	Rangiora ..	1880	89	451 16 8	346 7 7	105 9 1	- 7-70
Star of New Zealand ..	Lower Hutt ..	1880	70	563 5 8	497 11 2	65 14 6	- 5-11
Star of Anglesea ..	Lincoln ..	1880	65	413 1 1	390 0 5	23 0 8	- 3-83
Enterprise ..	S. Dunedin ..	1880	117	539 15 10	469 19 11	69 15 11	- 7-89
Ivanhoe ..	Dunedin ..	1880	111	797 8 6	728 15 8	68 12 10	- 5-73
Perseverance ..	Addington ..	1880	37	107 19 9	105 0 5	2 19 4	-10-68
Hope of Amberley ..	Amberley ..	1880	25	116 5 10	116 5 10	..	-12-21
Anchor ..	Woolston ..	1880	67	441 17 10	409 7 9	32 10 1	- 6-79
Star of the West ..	Greymouth ..	1881	69	219 8 0	178 8 6	40 19 6	- 7-91
Royal Oak ..	Caversham ..	1881	45	275 16 11	212 15 2	63 1 9	- 9-85
Acorn ..	Invercargill ..	1881	97	480 1 7	381 13 6	98 8 1	- 9-03
Ohoka ..	Ohoka ..	1882	38	200 18 4	187 12 7	13 5 9	- 7-77
Timaru ..	Timaru ..	1882	99	676 16 4	534 13 6	142 2 10	- 6-96
Trafalgar ..	Kaipoi ..	1882	34	188 10 7	188 10 7	..	- 7-49
Auckland ..	Auckland ..	1882	33	268 3 4	208 3 4	60 0 0	- 5-91
Albion ..	Napier ..	1882	66	357 18 6	311 4 10	46 13 8	- 5-00
Star of Ashburton ..	Ashburton ..	1883	79	424 0 11	398 8 6	25 12 5	- 5-10
Myrtle ..	Tauranga ..	1883	19	111 3 9	84 11 10	26 11 11	- 4-79
Linden ..	Roslyn ..	1883	47	197 8 4	154 11 0	42 17 4	- 5-72

* 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, 1880.	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>							
Totara Lodge	Carterton ..	1883	19	135 11 10	110 5 9	25 6 1	..
Bishop	Wanganui ..	1883	70	405 6 8	348 12 11	56 13 9	- 2-97
All Nations	Port Chalmers ..	1883	65	398 2 7	333 2 7	15 0 0	- 6-02
West Harbour	Rothsay ..	1883	33	233 18 9	205 19 0	27 19 9	- 2-16
Brunner	Brunnerton ..	1883	69	235 1 11	221 19 11	13 2 0	- 7-33
Endeavour	Oamaru ..	1884	69	381 5 2	362 17 9	18 7 5	- 6-14
Blenheim Mistletoe	Blenheim ..	1884	52	201 13 8	157 4 2	44 9 6	- 0-08
Turanganui	Gisborne ..	1884	101	362 4 2	329 17 11	32 6 3	- 3-88
Good Intent	Mosgiel ..	1885	44	221 9 11	192 6 3	29 3 8	..
Pacific	Wellington ..	1886	60	284 14 5	254 6 7	30 7 10	..
Poneke	Petone ..	1886	41	98 5 9	53 0 1	45 5 8	..
Rose of Palmerston	Palmerston S. ..	1886	63	130 1 6	77 13 5	52 8 1	..
Ponsonby	Ponsonby ..	1887	29	101 16 3	63 16 3	38 0 0	..
Total .. ..	..	..	2,878	17,508 12 0	15,390 16 11	2,117 15 1	
<i>L.U.F.B.S.</i>							
Reliance Lodge	Auckland ..	1879	34	302 6 7	170 3 9	132 2 10	-15-86
Central Body .. ..	" ..	..	..	50 6 2	..	50 6 2	
Total .. ..	..	..	34	352 12 9	170 3 9	182 9 0	
<i>I.O.R.</i>							
<i>New Zealand District—</i>							
Hope of Auckland Tent	Auckland ..	1863	170	1,460 12 1	1,416 12 3	43 19 10	- 9-39
Star of Hauraki	Thames ..	1870	81	1,514 8 5	1,411 5 2	103 3 3	- 9-56
Eden	Newmarket ..	1874	38	619 12 11	611 13 8	7 19 3	- 5-55
Northern Star	Aratapu ..	1881	33	128 12 10	111 5 10	17 7 0	- 7-67
Northern Wairoa	Mangawhare ..	1883	11	93 18 2	87 1 7	6 16 7	- 4-14
Hope of Mahurangi	Warkworth ..	1884	17	72 6 4	59 14 4	12 12 0	- 5-92
Gordon	Onehunga ..	1885	27	123 17 1	112 5 11	11 11 2	- 5-30
Devonport	Devonport ..	1886	11	36 14 2	36 14 2	..	..
Whangaroa	Whangaroa ..	1886	22	56 9 6	48 13 3	7 16 3	..
Central Body	Auckland ..	..	4	2,440 10 3	2,365 7 5	75 2 10	..
Total .. ..	..	..	414	6,547 1 9	6,260 13 7	286 8 2	
<i>New Zealand Central District—</i>							
Hope of Wellington Tent	Wellington ..	1866	99	2,951 19 9	2,940 6 1	11 13 8	+ 1-76
Hope of Napier	Napier ..	1870	11	412 4 8	410 12 8	1 12 0	+ 4-90
Bon Accord	Blenheim ..	1871	18	495 18 0	462 16 11	33 1 1	..
Excelsior	Waipukurau ..	1871	16	650 13 4	544 1 2	106 12 2	+10-00
Perseverance	Wellington ..	1872	35	374 3 5	370 15 7	3 7 10	+11-44
Haste to the Rescue	" ..	1872	16	223 1 7	215 14 7	7 7 0	- 1-55
Sir Wilfrid Lawson	" ..	1874	9	197 0 2	195 7 3	1 12 11	- 5-19
Bud of Promise	Nelson ..	1874	101	783 8 3	766 12 11	16 15 4	- 8-57
Excelsior	Wellington ..	1875	38	399 13 11	398 13 2	1 0 9	- 9-24
Hope of Dunedin	Dunedin ..	1876	90	662 8 1	626 15 5	35 12 8	-10-77
Pride of Christchurch	Christchurch ..	1877	60	462 15 4	462 15 4	..	-11-66
Murihiku	Invercargill ..	1877	73	1,018 1 6	1,018 1 6	..	- 7-17
Scandia's Hope	Norsewood ..	1877	9	82 10 8	72 5 6	10 5 2	-18-38
Hope of Ormondville	Ormondville ..	1878	23	166 19 1	118 5 11	48 13 2	-15-71
Hope of Woodville	Woodville ..	1878	39	242 2 8	214 7 9	27 14 11	-13-29
Hope of Carterton	Carterton ..	1883	23	176 11 5	176 8 11	0 2 6	-11-06
Nil Desperandum	Halcombe ..	1883	6	62 3 11	52 3 11	10 0 0	- 9-17
Star of Wakefield	Wakefield ..	1884	49	226 12 9	199 4 2	27 8 7	-13-53
Hope of Johnsonville	Johnsonville ..	1884	11	115 4 2	104 4 10	10 19 4	-13-72
Progress	Kaikora N. ..	1884	18	253 12 9	107 11 5	146 1 4	-12-48
Good Intent	Takaka ..	1886	9	25 1 4	25 1 4	..	-13-79
Rescue	Nelson ..	1886	18	35 9 7	28 15 0	6 14 7	- 8-58
Central Body	Wellington ..	..	3	2,718 5 9	2,067 0 1	651 5 8	
Total .. ..	..	..	774	12,736 2 1	11,578 1 5	1,158 0 8	
<i>Albert District—</i>							
Star of Hope Tent	Hokitika ..	1869	23	241 8 6	132 18 3	108 10 3	-30-41
Total of Order .. ..	..	..	1,211	19,524 12 4	17,971 13 3	1,552 19 1	
<i>S.D.T.</i>							
<i>Grand Division of New Zealand—</i>							
Antidote Division	Dunedin ..	1871	208	1,498 5 10	1,425 6 3	72 19 7	-16-70
Perseverance	Christchurch ..	1872	63	758 8 4	745 5 9	13 2 7	-11-48
Resolution	Rangiora ..	1873	58	392 7 6	303 12 6	88 15 0	-20-83
Try Again	Woodend ..	1877	24	106 5 3	80 19 5	25 5 10	-34-50
Excelsior	Addington ..	1885	31	2 0 9	..	2 0 9	-17-77
Elim	St. Albans ..	1885	38	57 15 5	..	57 15 5	-15-02
Helpmate	Ashburton ..	1886	45	2 0 0	..	2 0 0	-15-68
Advance	Wellington ..	1887	39	15 7 3	10 1 5	5 5 10	..
Sunbeam	Wanganui ..	1888	18	21 6 7	14 14 1	6 12 6	..
Central Body	Addington ..	..	..	1,002 4 7	945 11 6	56 13 1	
Total .. ..	..	..	524	3,856 1 6	3,525 10 11	330 10 7	

* Inclusive of the Funeral Fund of the Central Body, except as regards the U.A.O.D., and the Star of Hope Tent, I.O.R.

MEMBERSHIP AND FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1889.	Total Worth.	Sick and Funeral Fund.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.*
				£ s. d.	£ s. d.	£ s. d.	£
H.A.C.B.S.							
<i>New Zealand District—</i>							
Charleston	Charleston ..	1870	23	168 2 3	166 1 0	2 1 3	-16-97
Grahamstown	Thames ..	1870	65	951 13 7	811 11 2	140 2 5	-12-22
St. Mary's	Hokitika ..	1870	23	192 13 0	190 6 0	2 7 0	-18-85
St. Joseph's	Dunedin ..	1873	85	674 10 11	597 16 9	76 14 2	-12-97
Auckland	Auckland ..	1873	173	2,284 6 8	1,695 0 2	589 6 6	-11-89
St. Patrick's	Christchurch	1873	76	575 19 6	540 11 0	35 8 6	-15-51
Onehunga	Onehunga ..	1874	15	109 17 5	95 4 1	14 13 4	-17-48
St. Patrick's	Wellington ..	1874	86	614 3 8	242 2 3	372 1 5	-14-08
St. Patrick's	Blenheim ..	1876	73	619 6 8	499 6 2	120 0 6	-11-79
St. Joseph's	N. Plymouth	1876	25	154 6 3	106 4 7	48 1 8	-21-14
Waipawa	Waipawa ..	1877	39	292 6 6	236 8 2	55 18 4	-12-51
St. John's	Leeston ..	1882	33	139 14 2	112 19 2	26 15 0	-12-56
St. Patrick's	Lincoln ..	1882	14	189 3 3	132 4 4	56 18 11	-11-18
St. Mary's	Timaru ..	1882	58	148 14 0	101 2 10	47 11 2	-15-80
St. Joseph's	Hastings ..	1885	44	167 11 6	88 17 5	78 14 1	- 9-08
St. Michael's	Masterton ..	1888	12	33 5 9	21 10 0	11 15 9	..
Central Body	Auckland ..	..	..	1,986 18 2	1,952 2 7	34 15 7	..
Total .. .. .	..	..	844	9,302 13 3	7,589 7 8	1,713 5 7	..
P.A.F.S.A.							
<i>Grand Council of New Zealand—</i>							
Prince of Wales Lodge	Thames ..	1873	136	1,316 3 7	1,203 2 1	113 1 6	-15-43
Pioneer	Dunedin ..	1873	41	70 11 5	50 11 5	20 0 0	-23-31
Excelsior	Green Island	1876	58	123 9 3	84 18 6	38 10 9	-16-28
Wickliffe	Napier ..	1877	48	314 9 6	297 9 10	16 19 8	-14-71
John Knox	Wellington ..	1879	44	355 13 6	375 3 6	10 10 0	-13-43
Alexandra	Auckland ..	1879	68	262 5 4	250 5 4	12 0 0	-17-74
Triumph	S. Dunedin ..	1883	67	267 4 2	221 11 9	45 12 5	-12-76
Star of Hastings	Hastings ..	1883	16	75 2 2	63 2 2	12 0 0	-14-33
Star of Oamaru	Oamaru ..	1886	75	168 14 9	117 11 4	51 3 5	-17-65
Central Body	Thames ..	..	..	2,032 3 0	1,876 13 3	155 9 9	..
Total .. .. .	..	..	553	5,015 16 8	4,540 9 2	475 7 6	..
R.E.B.S.							
Otago R.E.B.S.	Dunedin ..	1875	163	1,933 11 10	1,907 14 11	25 16 11	-23-86
New Zealand R.E.B.S.	Invercargill..	1879	80	490 8 0	422 1 9	68 6 3	-30-57
Total .. .. .	..	..	243	2,423 19 10	2,329 16 8	94 3 2	..
Grand total .. .. .	..	..	26,013	430,543 18 5	380,971 7 10	49,572 10 7	..

* Inclusive of the Funeral Fund of the Central Body.

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS for the Year 1889.

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.			Wks. ds. After Twelve Months.	
	Total.	By Initiation and Re-Entry.	By Clearance and Amalgamation.	Total.	By Arrows, &c.	By Clearance.	Of Members.	Of Registered Wives.	At Beginning of Year.	At End of Year.	No. of Members Sick during Year.	Total.	First Six Months.	Second Six Months.	Wks. ds.		
																	Wks. ds.
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS—																	
Auckland District ..	87	82	5	96	91	5	8	5	1,174	1,157	209	2,142	1,004	149	889	3	
Hawke's Bay District ..	151	139	12	98	92	6	5	5	757	805	95	493	450	30	5	11	
New Plymouth District ..	65	63	2	38	34	4	1	..	399	425	45	342	170	2	2	143	
Wanganui District ..	3	3	..	6	6	..	..	..	152	149	22	223	65	3	5	122	
Wellington District ..	95	89	6	101	88	13	8	3	1,052	1,038	169	1,818	718	107	4	992	
Marlborough District ..	11	10	1	9	8	1	2	..	148	148	27	216	133	3	4	52	
Nelson District ..	44	42	2	55	52	3	8	2	812	793	135	1,472	578	4	0	752	
Motueka District ..	27	26	1	8	7	1	4	1	280	295	49	592	246	5	24	321	
North Westland District ..	39	36	3	12	10	2	3	3	256	280	67	452	299	6	42	110	
Hokitika District ..	7	7	..	27	27	..	6	..	331	305	83	858	524	6	101	3	
Ashley District ..	71	55	16	44	39	5	1	10	567	593	109	579	397	4	16	0	
North Canterbury District ..	156	150	6	50	45	5	3	1	1,037	1,140	171	971	754	0	9	3	
Lyttelton District ..	116	114	2	88	82	6	2	1	687	713	111	656	437	5	54	0	
Ashburton District ..	22	22	..	31	29	2	1	..	249	239	25	66	66	2	..	..
Otago District ..	226	216	10	120	101	19	13	8	1,708	1,801	226	2,559	1,215	4	262	0	
Invercargill District ..	57	57	..	50	47	3	3	2	499	503	59	567	265	6	91	4	
Total of Order ..	1,177	1,111	66	833	758	75	68	41	10,108	10,384	1,602	14,011	7,329	2	1,126	2	5,556
INDEPENDENT ORDER OF ODD FELLOWS—																	
Grand Lodge of New Zealand ..	267	263	4	132	122	10	7	5	802	930	73	468	311	6	50	0	107
NATIONAL INDEPENDENT ORDER OF ODD FELLOWS—																	
Auckland Provincial District ..	20	20	..	35	35	..	2	..	288	271	58	432	215	6	150	5	65
Wellington District ..	17	17	..	20	20	..	1	1	103	99	9	44	44	3	..	..	..
ANCIENT ORDER OF FORESTERS—																	
Auckland District ..	179	134	45	131	165	16	7	4	1,229	1,230	251	1,369	1,247	1	119	4	3
Hawke's Bay District ..	121	114	7	113	95	18	5	2	857	860	110	612	454	4	95	2	63
Taranaki District ..	58	56	2	24	19	5	3	1	364	395	54	279	226	0	53	0	..
Wellington District ..	377	349	28	274	244	30	15	5	2,049	2,137	349	2,254	1,551	2	240	4	462
Nelson District ..	80	76	4	33	26	7	8	1	573	612	104	670	394	5	38	0	238
United Westland District ..	..	..	..	1	1	..	2	1	28	25	7	107	107	6	..	..	..
Canterbury United District ..	101	98	3	51	46	5	3	3	781	828	115	1,075	578	1	85	0	412
South Canterbury District ..	67	65	2	28	24	4	2	1	363	400	43	340	223	3	13	2	104
United Otago District ..	259	242	17	101	94	7	9	10	1,309	1,458	204	1,730	997	2	136	3	596
Court Coromandel ..	6	6	..	3	3	..	..	..	28	31	14	71	71	6	..	..	..
Total of Order ..	1,248	1,140	108	809	717	92	54	27	7,581	7,966	1,251	8,513	5,852	2	781	1	1,879

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		Sickness Experience.				
	Total.	By Initiation and Re-Entry	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.	No. of Weeks' Sickness experienced during Year.			Wks. ds. After Twelve Months.
												Total.	Wks. ds.	First Six Months.		Second Six Months.
ANCIENT ORDER OF SHEPHERDS— Total of Order	2	2	..	3	3	..	2	..	79	76	16	68 1	66 4	1 4	..
UNITED ANCIENT ORDER OF DRUIDS— Total of Order	498	430	68	419	354	65	15	11	2,814	2,878	449	2,268 6	1,716 5	306 0	246 1
LOYAL UNITED FRIENDS' BENEFIT SOCIETY— Total of Order	2	2	..	1	1	..	..	..	33	34	5	15 5	15 5	..	..
INDEPENDENT ORDER OF RECHABITES— New Zealand District	53	49	4	71	64	7	1	..	433	414	84	589 4	457 4	26 0	106 0
New Zealand Central District	132	124	8	115	106	9	4	..	761	774	112	521 6	397 2	44 1	80 3
Albert District	1	1	..	..	..	..	..	..	22	23	7	22 0	22 0	..	..
Total of Order	186	174	12	186	170	16	5	1	1,216	1,211	203	1,133 3	876 6	70 1	186 3
SONS AND DAUGHTERS OF TEMPERANCE— Grand Division of New Zealand.. .. .	95	91	4	44	34	10	..	..	473	524	67	523 6	349 1	54 5	120 0
HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY— New Zealand District	87	81	6	123	114	9	3	1	883	844	155	987 5	717 0	104 5	166 0
PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA— Grand Council of New Zealand	65	60	5	65	59	6	2	1	555	553	103	630 3	425 2	49 1	156 0
RAILWAY EMPLOYEES' BENEFIT SOCIETIES— Total of Railway Employes' Benefit Societies	1	1	..	15	15	..	6	..	263	243	57	451 6	232 5	28 1	191 0
Grand Total.. .. .	3,665	3,392	273	2,685	2,402	283	165	88	25,198	26,013	4,048	29,550 2	18,153 5	2,722 4	8,674 0

TABLE IV.—SICK AND FUNERAL FUNDS.—Receipts and Expenditure for the Year 1889.

NAME OF SOCIETY.	Receipts.					Expenditure.				Total Receipts.	Total Expenditure.	Amount on 1st January, 1889.	Amount on 31st December, 1889.
	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 ..	2,059	7	947	272	143	1,790	343	260	141	3,428	2,534	26,011	26,905
Hawke's Bay ..	1,209	..	433	140	19	473	117	150	93	1,801	833	9,025	9,993
New Plymouth ..	525	18	248	60	18	164	71	20	58	869	313	4,348	4,904
Wanganui ..	134	..	276	..	5	156	14	..	..	415	170	3,321	3,566
Wellington ..	1,246	12	776	230	43	1,185	253	221	25	2,307	1,634	20,385	21,058
Marlborough ..	188	7	329	40	17	172	49	50	1	581	272	4,637	4,946
Nelson ..	1,239	..	779	4	9	1,027	304	..	..	2,031	1,331	12,434	13,134
Motueka ..	413	34	305	96	153	382	81	102	7	1,001	572	4,823	5,252
North Westland ..	442	..	470	54	3	378	49	90	83	969	600	6,719	7,088
Hokitika ..	337	4	622	170	6	710	127	166	312	1,139	1,315	10,410	10,234
Ashley ..	924	15	376	20	55	457	58	20	1,074	1,390	1,609	7,495	7,276
North Canterbury ..	1,641	..	559	190	113	816	205	190	285	2,503	1,496	14,966	15,973
Lyttelton ..	1,167	17	375	80	60	563	68	50	89	1,699	770	10,934	11,863
Ashburton ..	361	..	48	30	..	64	29	30	12	439	135	2,256	2,560
Otago ..	2,435	141	2,391	400	42	1,892	279	366	63	5,409	2,600	43,926	46,735
Invercargill ..	721	..	459	90	13	387	28	90	45	1,283	550	11,738	12,471
Total of Order ..	15,041	255	9,393	1,876	699	10,566	2,075	1,805	2,288	27,264	16,734	193,428	203,958
I.O.O.F.													
Grand Lodge of New Zealand	1,367	..	312	130	87	360	310	143	222	1,896	1,035	7,918	8,779
N.I.O.O.F.													
Auckland Provincial District..	411	..	40	40	14	326	69	40	63	505	498	1,031	1,038
B.U.O.O.F.													
Wellington District ..	116	2	3	34	..	45	27	34	3	155	109	109	155
A.O.F.													
Auckland District ..	1,698	..	608	110	14	1,330	362	160	96	2,430	1,948	12,663	13,145
Hawke's Bay ..	1,139	..	316	110	285	513	178	120	53	1,850	864	5,658	6,644
Taranaki ..	507	29	258	70	4	207	48	80	36	868	371	3,450	3,947
Wellington ..	2,691	18	868	330	41	1,759	434	340	1,735	3,948	4,268	22,279	21,959
Nelson ..	789	65	497	290	33	526	236	290	47	1,674	1,099	7,764	8,339
United Westland ..	35	..	28	..	..	76	..	40	..	63	116	438	385
Canterbury United ..	1,091	19	464	90	1	686	254	90	21	1,665	1,051	8,493	9,107
South Canterbury ..	432	23	91	52	14	258	81	52	8	612	399	5,289	5,502
United Otago ..	1,703	..	797	280	344	1,225	261	290	13	3,124	1,789	16,160	17,495
Court Coromandel ..	36	10	13	..	1	64	..	..	..	60	64	820	816
Total of Order ..	10,121	164	3,940	1,332	737	6,644	1,854	1,462	2,009	16,294	11,969	83,014	87,339
A.O.S.													
Total of Order ..	69	1	47	..	..	46	20	..	..	117	66	624	675
U.A.O.D.													
Total of Order ..	3,709	174	790	420	191	1,885	858	430	77	5,284	3,250	13,357	15,391
L.U.F.B.S.													
Total of Order ..	33	..	8	..	..	15	..	10	..	41	25	154	170
I.O.R.													
New Zealand District	608	7	189	34	3	551	88	21	70	841	730	3,784	3,895
New Zealand Central ..	1,025	..	462	140	54	488	168	140	21	1,681	817	8,647	9,511
Albert ..	29	1	7	..	..	22	7	..	..	37	29	125	133
Total of Order ..	1,662	8	658	174	57	1,061	263	161	91	2,559	1,576	12,556	13,539
S.D.T.													
Grand Division of New Zealand	508	8	134	30	48	368	98	30	118	728	614	2,465	2,579
H.A.C.B.S.													
New Zealand District ..	990	55	269	110	44	842	242	130	4	1,468	1,218	5,388	5,638
P.A.F.S.A.													
Grand Council of New Zealand	732	23	98	40	26	517	183	55	30	919	785	2,530	2,664
R.E.B.S.													
Total of R.E.B. Societies ..	423	..	148	..	..	329	..	120	24	571	473	2,232	2,330
Grand total ..	35,182	690	15,840	4,186	1,903	23,004	5,999	4,420	4,929	57,801	38,352	324,806	344,255

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 1889.

NAME OF SOCIETY.	Receipts.			Expenditure.				Total Receipts.	Total Expenditure.	Amount at End of Year.
	Contributions and Levies from own Members.	Interest and Rent.	Other Receipts.	Medical Attendance and Medicine.	Expenses of Management.	Levies to Central Body.	Other Expenditure.			
M.U.I.O.O.F.	£	£	£	£	£	£	£	£	£	£
Auckland District ..	1,114	104	119	799	367	135	80	1,337	1,381	5,952
Hawke's Bay ..	1,102	44	135	789	307	79	88	1,281	1,263	86
New Plymouth ..	606	..	6	418	135	58	17	612	628	35
Wanganui ..	151	135	12	169	38	28	11	298	246	1,661
Wellington ..	1,219	96	130	877	411	90	72	1,445	1,450	1,579
Marlborough ..	194	..	25	147	43	16	5	219	211	20
Nelson ..	839	3	17	467	231	81	41	859	820	376
Motneka ..	243	..	8	154	73	23	18	251	268	40
North Westland ..	523	..	59	435	145	51	38	582	670	23
Hokitika ..	610	..	201	373	252	92	157	811	874	50
Ashley ..	496	..	123	373	118	56	51	619	598	93
North Canterbury ..	1,123	128	568	896	462	114	412	1,819	1,884	3,455
Lyttelton ..	663	45	142	567	253	36	155	850	1,011	1,268
Ashburton ..	246	13	53	194	66	11	59	312	330	232
Otago ..	2,687	80	216	1,869	744	230	216	2,983	3,059	2,723
Invercargill ..	693	11	71	497	162	53	42	775	754	180
Total of Order ..	12,509	659	1,885	9,024	3,807	1,153	1,463	15,053	15,447	17,773
I.O.O.F.										
Grand Lodge of New Zealand	1,331	11	315	829	582	164	169	1,657	1,744	282
N.I.O.O.F.										
Auckland Provincial District..	283	..	6	154	93	27	13	289	287	17
B.U.O.O.F.										
Wellington District ..	141	..	10	83	53	9	5	151	150	5
A.O.F.										
Auckland District ..	1,076	9	160	631	433	62	85	1,245	1,261	292
Hawke's Bay ..	1,171	..	116	868	347	80	58	1,287	1,353	235
Taranaki ..	519	..	54	347	130	49	57	573	583	124
Wellington ..	3,189	12	217	2,089	891	197	240	3,418	3,417	625
Nelson ..	912	48	70	610	257	132	64	1,030	1,063	466
United Westland ..	61	..	6	37	26	..	..	67	63	5
Canterbury United ..	947	32	116	704	280	69	65	1,095	1,118	795
South Canterbury ..	503	2	26	359	83	36	27	531	505	369
United Otago ..	2,131	84	169	1,551	595	141	527	2,384	2,814	897
Court Coromandel ..	33	..	10	20	17	..	6	43	43	..
Total of Order ..	10,542	187	944	7,266	3,059	766	1,129	11,673	12,220	3,808
A.O.S.										
Total of Order ..	17	..	..	..	16	1	..	17	17	35
U.A.O.D.										
Total of Order ..	4,361	40	1,015	3,100	1,483	295	575	5,416	5,453	948
L.U.F.B.S.										
Total of Order ..	44	..	..	22	8	..	..	44	30	21
I.O.R.										
New Zealand District ..	525	10	48	311	146	74	49	583	580	66
New Zealand Central District ..	975	8	157	576	269	158	142	1,140	1,145	237
Albert District ..	58	5	..	33	16	2	2	63	53	99
Total of Order ..	1,558	23	205	920	431	234	193	1,786	1,778	402
S.D.T.										
Grand Division of New Zealand	646	6	33	390	174	58	38	685	660	164
H.A.C.B.S.										
New Zealand District ..	1,267	35	99	816	374	96	115	1,401	1,401	644
P.A.F.S.A.										
Grand Council of New Zealand	769	..	72	480	201	101	35	841	817	80
R.E.B.S.										
Total of R.E.B. Societies ..	345	..	..	275	84	..	1	345	360	82
Grand total ..	33,813	961	4,584	23,359	10,365	2,904	3,736	39,358	40,364	24,261

TABLE VI.—DISPOSITION OF FUNDS as at the 31st December, 1889.

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	39,666	18,555	19,481	1,177	429	24
Hawke's Bay	10,588	4,858	4,409	949	372	..
New Plymouth	5,115	4,680	60	347	28	..
Wanganui	5,328	1,547	3,680	1	100	..
Wellington	22,921	7,314	14,682	576	344	5
Marlborough	5,706	5,213	225	242	26	..
Nelson	16,833	14,726	1,663	338	56	..
Motueka	6,583	5,895	400	288	..	..
North Westland	7,145	6,338	539	254	14	..
Hokitika	10,349	7,114	853	2,355	27	..
Ashley	8,705	5,998	2,074	498	135	..
North Canterbury	20,148	7,249	11,411	760	712	16
Lyttelton	13,274	6,175	5,577	782	455	285
Ashburton	2,884	1,186	1,357	319	72	..
Otago	50,926	38,338	10,465	1,679	407	37
Invercargill	13,153	10,242	2,310	250	356	..
Total of Order	239,329	145,378	79,186	10,865	3,533	367
I.O.O.F.						
Grand Lodge of New Zealand	14,807	10,138	2,851	747	894	177
N.I.O.O.F.						
Auckland Provincial District	2,293	2,155	..	30	108	..
B.U.O.O.F.						
Wellington District	306	221	..	25	60	..
A.O.F.						
Auckland District	18,062	11,264	5,285	482	939	92
Hawke's Bay	8,225	6,245	1,228	529	220	3
Taranaki	4,233	3,364	504	323	42	..
Wellington	29,415	15,508	11,051	1,831	931	94
Nelson	9,454	8,126	543	640	145	..
United Westland	391	370	..	21	..	..
Canterbury United	15,167	13,291	1,410	239	155	72
South Canterbury	6,086	2,454	3,120	184	220	108
United Otago	23,212	18,443	2,647	1,431	535	156
Court Coromandel	828	600	200	16	12	..
Total of Order	115,073	79,665	25,988	5,696	3,199	525
A.O.S.						
Total of Order	752	710	..	18	24	..
U.A.O.D.						
Total of Order	17,509	14,217	1,231	847	1,025	189
L.U.F.B.S.						
Total of Order	352	202	..	..	150	..
I.O.R.						
New Zealand District	6,547	6,020	..	337	190	..
New Zealand Central	12,736	9,577	2,560	539	45	15
Albert	241	193	37	11	..	..
Total of Order	19,524	15,790	2,597	887	235	15
S.D.T.						
Grand Division of New Zealand	3,857	2,671	800	207	146	33
H.A.C.B.S.						
New Zealand District	9,302	6,748	1,289	433	795	37
P.A.F.S.A.						
Grand Council of New Zealand	5,016	4,056	..	604	334	22
R.E.B.S.						
Total of R.E.B. Societies	2,424	2,222	150	39	13	..
Grand Total	430,544	284,173	114,092	20,398	10,516	1,365

TABLE VII.—INVESTMENTS at INTEREST as at the 31st December, 1889.

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 ..	18,555	135	5,770	5.0	11,350	7.2	1,300	7.0	..	..
Hawke's Bay ..	4,858	20	460	5.0	4,378	8.4	..	..	..	..
New Plymouth ..	4,680	288	152	5.0	3,990	7.4	250	7.0	..	..
Wanganui ..	1,547	102	200	5.0	1,245	8.0	..	..	..	..
Wellington ..	7,314	491	1,167	4.8	3,284	6.5	..	..	2,372	8.0
Marlborough ..	5,213	60	144	4.5	5,009	9.0	..	..	..	..
Nelson ..	14,726	722	205	5.0	10,765	7.2	3,034	6.0	..	..
Motueka ..	5,895	..	1,555	4.8	4,300	7.0	..	..	40	7.5
North Westland ..	6,338	218	132	4.8	4,951	9.0	500	6.0	537	9.0
Hokitika ..	7,114	4	1,360	4.9	5,730	9.5	..	..	20	10.0
Ashley ..	5,998	2,933	60	5.0	3,005	6.1	..	..	..	..
North Canterbury ..	7,249	827	1,324	4.7	4,829	7.0	..	..	269	7.0
Lyttelton ..	6,175	79	1,177	5.0	3,545	6.7	..	..	1,374	8.0
Ashburton ..	1,136	266	290	4.8	580	6.9	..	..	..	..
Otago ..	38,338	2,574	7,294	4.8	28,320	7.4	..	..	150	4.0
Invercargill ..	10,242	822	270	5.0	9,150	6.1	..	..	..	..
Total of Order ..	145,378	9,541	21,560	4.9	104,431	7.5	5,084	6.3	4,762	8.5
I.O.O.F.										
Grand Lodge of New Zealand ..	10,138	728	1,906	5.0	7,482	7.3	..	..	22	6.0
N.I.O.O.F.										
Auckland Provincial District ..	2,155	..	1,115	5.0	1,040	7.0	..	..	..	..
B.U.O.O.F.										
Wellington District ..	221	166	..	..	55	7.0	..	..	..	..
A.O.F.										
Auckland District ..	11,264	221	7,163	4.9	2,580	7.4	1,300	7.0	..	..
Hawke's Bay ..	6,245	52	2,063	4.9	4,130	7.4	..	..	..	..
Taranaki ..	3,364	716	105	5.0	2,543	8.0	..	..	..	..
Wellington ..	15,508	1,078	511	4.4	13,755	7.6	..	..	164	6.0
Nelson ..	8,126	20	1,216	4.9	3,590	7.9	3,300	6.3	..	..
United Westland ..	370	..	..	..	370	10.0	..	..	..	..
Canterbury United ..	13,291	1,295	500	5.0	10,247	7.4	..	..	1,249	8.0
South Canterbury ..	2,454	40	1,566	4.9	848	6.0	..	..	..	..
United Otago ..	18,443	1,122	1,896	4.9	15,425	7.2	..	..	..	..
Court Coromandel ..	600	..	200	5.0	400	8.0	..	..	..	..
Total of Order ..	79,665	4,544	15,220	4.9	53,888	7.4	4,600	6.5	1,413	7.9
A.O.S.										
Total of Order ..	710	70	..	..	640	7.0	..	..	..	..
U.A.O.D.										
Total of Order ..	14,217	2,880	2,231	5.0	8,600	7.2	..	..	506	7.6
L.U.F.B.S.										
Total of Order ..	202	..	202	5.0	..	..	..	..	..	..
I.O.R.										
New Zealand District ..	6,020	139	1,475	5.0	4,406	7.2	..	..	..	..
New Zealand Central ..	9,577	1,054	1,154	4.7	5,125	7.5	435	6.0	1,809	6.6
Albert ..	193	43	..	..	150	8.0	..	..	..	..
Total of Order ..	15,790	1,236	2,629	4.8	9,681	7.3	435	6.0	1,809	6.6
S.D.T.										
Grand Division of New Zealand ..	2,671	577	67	5.0	1,805	7.6	..	..	222	8.0
H.A.C.B.S.										
New Zealand District ..	6,748	341	4,287	4.9	2,120	7.3	..	..	..	..
P.A.F.S.A.										
Grand Council of New Zealand ..	4,056	260	666	4.9	3,130	7.6	..	..	..	..
R.E.B.S.										
Total of R.E.B. Societies ..	2,222	312	1,910	7.3
Grand Total ..	284,173	20,655	49,883	4.9	194,782	7.5	10,119	6.4	8,734	7.8

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