

APPENDIX IV.—*continued.*

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1895.—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 fund.
 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>						
Napier Lodge	s. d. 13 6	s. d. 12 7	s. d. 26 1	s. d. 6 1	s. d. ..	A, C, D.
Meanee "	13 3	6 4	19 7	..	0 5	J, M.
Abbotsford "	13 9	9 7	23 4	3 4	..	A, C.
Clive "	11 10	12 2	24 0	4 0	..	C.
Hastings "	14 4	7 5	21 9	1 9	..	A, D.
Victoria "	12 9	14 4	27 1	7 1	..	A, C.
Tavistock "	15 3	7 6	22 9	2 9	..	A, C, D.
Woodville "	15 5	8 7	24 0	4 0	..	A, C, D.
Ruahine "	17 4	4 9	22 1	2 1	..	A.
Forest Home "	16 8	3 5	20 1	0 1
Friendship "	18 3	3 0	21 3	1 3	..	A.
Danevirke "	17 11	2 1	20 0
Maraekakaho "	17 5	2 5	19 10	..	0 2	..
Wanganui Lodge	6 9	10 9	17 6	..	2 6	E, H, M.
<i>Otago District—</i>						
Hand and Heart Lodge	8 10	12 11	21 9	1 9	..	C, D.
Dunedin "	9 2	15 3	24 5	4 5	..	C, D.
Dalton "	13 0	7 1	20 1	0 1	..	D.
Prince of Wales "	9 6	10 9	20 3	0 3	..	D.
Albion "	9 7	9 9	19 4	..	0 8	M.
Oamaru "	9 4	14 11	24 3	4 3	..	C.
Tuapeka Pioneer "	8 11	7 11	16 10	..	3 2	H, M.
Waitahuna "	5 1	10 5	15 6	..	4 6	H, M.
Prince Alfred "	9 1	13 1	22 2	2 2	..	A, C, D.
Waipori "	6 11	10 1	17 0	..	3 0	M.
Blue Spur "	7 0	8 10	15 10	..	4 2	H.
Naseby "	8 10	10 3	19 1	..	0 11	H.
Alexandra "	10 2	13 5	23 7	3 7	..	A, C, D.
Roxburgh "	10 0	8 11	18 11	..	1 1	H.
Tapanui "	11 7	6 5	18 0	..	2 0	H.
Lake Wakatipu "	8 3	27 9	36 0	16 0	..	A, C, D.
Palmerston "	10 11	8 1	19 0	..	1 0	H.
Cromwell "	8 5	25 5	33 10	13 10	..	A, C, D.
Mount Wendon "	6 2	13 5	19 7	..	0 5	M.
Band of Friendship "	10 3	8 1	18 4	..	1 8	H.
Outram "	10 8	10 10	21 6	1 6	..	A, C, D.
Mosgiel "	12 7	8 10	21 5	1 5	..	D.
Caversham "	13 8	5 2	18 10	..	1 2	H.
Valley "	14 6	5 5	19 11	..	0 1	..
Ngapara "	14 10	3 2	18 0	..	2 0	E.
Dumback "	16 2	2 3	18 5	..	1 7	E.
Pride of Kaitangata "	16 8	1 0	17 8	..	2 4	E.
N.I.O.O.F.						
<i>Auckland Provincial District—</i>						
Auckland Pioneer Lodge	10 3	4 5	14 8	..	5 4	E, H.
United Brothers "	10 10	4 9	15 7	..	4 5	E, G, H.
B.U.O.O.F.						
<i>Wellington District—</i>						
Aorangi Lodge	11 8	3 10	15 6	..	4 6	E, H.
U.A.O.D.						
Excelsior Lodge	13 8	5 1	18 9	..	1 3	E, H.
All Nations "	11 11	6 2	18 1	..	1 11	E, H, M.
West Harbour "	13 1	6 6	19 7	..	0 5	E, H, M.
Endeavour "	12 9	5 6	18 3	..	1 9	E, H.
Blenheim Mistletoe "	17 9	4 9	22 6	2 6	..	A, D.
Turanganui "	14 9	4 2	18 11	..	1 1	E, H.