

would be to increase the average life-sickness per member, and that a loss would be more likely to accrue than a gain to societies as the net result of the dissimilar experience. Unfortunately, the expectation of a relatively light sickness has not been generally realised.

22. Societies, on application to the Registrar, may have their valuations made free of cost. The experience of societies valued in the office as at the end of 1897, for the quinquennium preceding the valuation date, represents 14,720·5 years of life at risk. This experience has been grouped with that published in tabular form in last year's report, and the combined results are exhibited hereunder.

SICKNESS and MORTALITY EXPERIENCE of Societies valued in the Office (Men Members only).

Age of Members.	Number of Years of Life at Risk.	Sickness (Weeks).				Number of Deaths.	
		First Six Months.	Second Six Months.	After Twelve Months.	Total.	Of Mem- bers.	Of Wives.
Under 25	19,341·0	13,436	893	1,210	15,539	86	13
25-30	20,000·0	12,691	925	1,123	14,739	91	41
30-35	19,258·0	12,824	960	2,349	16,133	99	60
35-40	17,795·0	13,006	1,012	2,421	16,439	80	76
40-45	14,317·5	12,507	1,468	4,031	18,006	79	74
45-50	11,057·5	12,417	1,612	6,017	20,046	90	51
50-55	8,337·5	11,693	2,175	7,049	20,917	116	69
55-60	4,649·5	7,424	1,504	7,466	16,394	91	40
60-65	2,240·5	4,406	1,110	7,147	12,663	39	23
65-70	828·0	1,993	549	5,799	8,341	27	14
70 and upwards	526·0	1,529	807	8,574	10,910	33	13
All ages	118,350·5	103,926	13,015	53,186	170,127	831	474

TABLE of SECESSIONS among those who were Sick and not Sick respectively, during the Quinquennium preceding Valuation, in Quinquennial Age-periods.

Age at Beginning of Quinquennium or at Entry.	Number of Members who										
	Admitted before Quinquennium.					Admitted during Quinquennium.					
	Were Sick during Quinquennium.		Were not Sick during Quinquennium.			Died during Quinquennium.	Were Sick during Quinquennium.		Were not Sick during Quinquennium.		Died during Quinquennium.
	Lapsed during Quinquennium.	Were included in the Valuation.	Lapsed during Quinquennium.	Were included in the Valuation.	Lapsed during Quinquennium.		Were included in the Valuation.	Lapsed during Quinquennium.	Were included in the Valuation.		
Under 25	302	1,305	1,308	1,007	57	193	1,583	2,082	4,648	52	
25-30	192	1,349	1,167	1,216	66	69	527	851	1,811	25	
30-35	166	1,459	898	1,372	82	44	292	431	1,072	16	
35-40	142	1,486	609	1,297	77	24	171	213	470	6	
40-45	70	1,290	356	1,008	80	5	59	43	160	2	
45-50	56	1,172	205	729	107	1	15	9	40	1	
50-55	31	808	89	470	103	..	..	2	5	1
55-60	9	439	30	228	74	..	..	1	3	..
60-65	1	207	9	84	32	..	1	..	..	..
65-70	1	81	2	21	19	..	..	..	..	..
70 and upwards .. .. .	..	48	..	12	31	..	..	..	..	..
All ages	970	9,644	4,673	7,444	728	336	2,648	3,632	8,209	103	

23. The following table shows the ratio to the total, of the sickness in the first six months, in the second six months, and after twelve months respectively, in quinquennial age-periods. After age forty there is a continuous decrease in acute sickness and a continuous increase in chronic sickness, the latter at the ages above fifty-five being considerably more than one-half of the total.

Age.	Ratio (per Cent.) to Total Sickness.		
	First Six Months.	Second Six Months.	After Twelve Months.
Under 25	86·46	5·75	7·79
25-30	86·11	6·23	7·61
30-35	79·49	5·95	14·56
35-40	79·12	6·16	14·72
40-45	69·45	8·16	22·39
45-50	61·94	8·04	30·02
50-55	55·90	10·40	33·70
55-60	45·29	9·17	45·54
60-65	34·79	8·76	56·45
65-70	23·90	6·53	69·52
70 and upwards	14·02	7·39	78·59

TRADE-UNIONS.

24. A list of registered trade-unions, as on the 31st December, 1898, is given in Appendix III.

EDMUND MASON,
Registrar of Friendly Societies and Trade-unions

May, 1899.