1904 NEW ZEALAND.

FRIENDLY SOCIETIES

(TWENTY-SEVENTH 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).

By the statute above mentioned the Registrar is required every year to "lay before the General Assembly a report of his proceedings and of the principal matters transacted by him, and of the valuations returned to or caused to be made by the Registrar during the year preceding."

TRANSACTIONS DURING THE YEAR 1903.

REGISTRATION OF SOCIETIES AND BRANCHES

The total number of registrations during the year 1903 was 15, distributed as follows: M.U.I.O.O.F.,* 1 society; U.A.O.D., 7 lodges; H.A.C.B.S., 3 branches; I.F.S., 2 societies; Juvenile Friendly Societies, 1; W.M.C., 2 clubs.

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

Name or Class of Society.	Statement as on the 1st January, 1903.	Statement as on the 31st December, 1903.				
M.U.I.O.O.F I.O.O.F N.I.O.O.F B.U.O.O.F A.O.F A.O.S L.A.O.D I.O.R S.D.T H.A.C.B.S P.A.F.S.A R.E.B.S I.F.S W.M.C I.O.G.T	lodge, and 1 widow and orphan society 1 grand lodge and 39 lodges	society, 17 districts, 167 lodges, 1 juvenile lodge, and 1 widow and orphan society. grand lodge and 39 lodges. listrict and 2 lodges. oodge. listricts, 121 courts, and 3 juvenile courts. anctuary. grand lodges and 77 lodges. listricts and 41 tents. grand division and 10 divisions. listrict and 25 branches. grand lodge and 10 lodges. ociety. societies. clubs. grand lodge, 53 subordinate lodges, and 2 temples.				
S.A.S	24 societies 23 s	societies.				

A complete list of societies and branches on the register as at the end of 1903 is given in Appendix II.

COMPLETE AMENDMENTS OF RULES REGISTERED. The following societies and branches registered complete amendments of their rules during the year, viz.

M.U.I.O.O.F.—North Westland District and Reefton Lodge, South Canterbury District and Timaru Lodge; Ashburton District.

A.O.F.—Court Sir Geoge Grey, Wellington.
W.M.C.—Wellington Working-men's Club and Literary Institute, and Ashburton Club and Mutual School of Arts.

S.A.S.—Ivy of Linwood Co-operative Money Club, and Westport City Band.

* 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. 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 Employees' Benefit Society. S.A.S., Specially Authorised 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.

1—H. 1.

PARTIAL AMENDMENTS OF RULES REGISTERED.

Partial amendments were made and registered in respect of the undermentioned:-

M.U.I.O.O.F.—New Zealand Branch; Auckland District; Hawke's Bay District; Wellington District and Newtown Lodge; Nelson District (twice) and Nelson Lodge; Ashley District.

B.U.O.O.F.—Aorangi Lodge.

A.O.F.—Auckland District; Taranaki District; Canterbury United District; Nelson District and Court Concord.

U.A.O.D.—District Grand Lodge of the North Island of New Zealand; Grand Lodge of Canterbury.

S.D.T.—National Division. I.F.S.—Auckland Labourers Accident Fund Association.

W.M.C.—Petone Working-men's Club and Literary Institute (twice); Christchurch Working-men's Club and Mutual School of Arts; Oxford Working-men's Club. S.A.S.—Wellington United Friendly Societies' Dispensary; Ivy of Linwood Co-operative

Money Club.

CANCELLATIONS BY DISSOLUTION, ETC.

Registration of the societies and branches hereunder was cancelled:-

A.O.F.—Court Eureka (Auckland District); Court Onward (Wellington District).

S.A.S.—Invercargill City Band.

Conversions and Secessions.

M.U.I.O.O.F.—The Auckland, Hawke's Bay, Nelson, Ashley, and Ashburton Districts were converted into district branches of the New Zealand Branch of the Manchester Unity Independent Order of Odd Fellows, and the Timaru Lodge left the Lyttelton District and became a branch of the South Canterbury District.

CHANGES OF TRUSTEES.

During the year 137 notices relative to changes and appointments of trustees of the various organizations were received and dealt with. The regulation requiring that notice should be sent to this office within a given date after the date of meeting whereat a resolution of appointment of trustees was passed has in a great many cases been neglected.

RETURNS AND STATISTICS FOR 1902.

By the Friendly Societies Act, all societies and branches registered under it are required to forward to the Registrar before the 1st April in each year a general statement of the receipts and expenditure, funds, and effects of the society or branch, made out to the 31st December then last, termed the Annual Return; and, as respects friendly societies proper, they are required to supply at the same time a list of the members admitted, and the names and particulars of the periods of sickness, deaths, and other contingencies experienced by the members during the year.

During the month of December, 1902, a supply of forms to contain the above information was sent to each of the societies with branches (with the exception of the I.O.G.T.) for the use of the same, and also to all the societies separately registered. These returns and lists, having been filled up and sent to this office, were examined and compared with the totals at the end of 1901, and entries found to be defective, incorrect, contradictory, or not in accordance with law were queried, for the purpose of having the necessary corrections made and an explanation given of the cause thereof.

The number of returns issued and received, and the months in which they reached the Registry Office, are shown in the following table:-

		Ret	u rns. *		T	he Mor	iths in	1903 w	hen th	e Retui	ns for	1902 re	ached	Office.	
Society.		Issued.	Received.	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec. and after.
M.U.I.O.O.F.		185	184	2	14	48	76	34	! • • • •	8	1	1			
I.O.O.F		40	33	2	. 9	2	11	1	1 1		4	2			1
N.I.O.O.F		3	3				: 3								
B.U.O.O.F		1	. 1			1			• •						
A.O.F		131	121		9	10	82	2	3	5	5	3		2	
A.O.S		1	1		• • •	1									
U.A.O.D		73	71		. 5	5	53	2	• •		3	2		1	
I.O.R		43	42	6	4	5	9	4	2	1	5	4	1		1
S.D.T	•••	11	11	• •	3	5	2	••			1	• • •			
H.A.C.B.S	• • •	23	18		1	• • •	12	2			••	• • •	• • •		3
P.A.F.S.A		11	11	• •		11			•••		• • •		• •		٠
R.E.B.S		1	1	1	••	• • •	• • •		•••	• •	••				• • •
Total Friendly So	cieties	523	497	11	45	88	248	45	6	14	19	12	1	3	5
I.F.S.		14	13	3		1	4	1			3	1			
W.M.C.		15	13			2	4	1	. 1	3	2			::	::
S A.S		25	13		1	3	5			1	2	1			
Total		577	536	14	46	94	261	47	7	18	26	14	1	3	5

^{*} Includes central bodies.

It will be seen by the foregoing that, while close on three quarters of the required returns were furnished during the first four months of the year, only 154 reached this office before the 1st April. Seeing that the figures embodied in the returns relate to the year terminated in December, it does not seem too much to expect that the whole of the returns should be sent in some time during the first quarter of the year.

A large amount of delay also arises in the compilation of the statistical tables, on account of the difficulty experienced in obtaining satisfactory corrections in the returns from a number of the branches of societies. It may also be pointed out that so long as one branch of a society withholds the particulars of its proceedings it is impossible to finally deal with the figures of such society, and that the dilatoriness of a few secretaries causes much loss of time in a variety of ways.

With a view of remedying this tardiness it is intended to move the Treasury to authorise legal proceedings against defaulting secretaries to enforce compliance with the statute.

The number of lodges* of the affiliated type whose returns are tabulated is 462, and of central bodies 35, distributed according to Orders thus:—

	Society.		Central Bodies.	Lodges.		ociety.	A	 Central Bodies.	Lodges.
M.U.I.O.O.F.		 	17	167	U.A.O.D			 3	68
I.O.O.F		 	1	32	I.O.R			 2	40
N.I.O.O.F		 	1	2	S.D.T			 1	10
B.U.O.O.F.		 		1	H.A.C.B.S.			 1	17
A.O.F		 	8	113	P.A.F.S.A.			 1	10
A.O.S		 		1	R.E.B.S			 	1
					il				

In Table I details are given of the name, place, and year of establishment of each lodge, with the membership and funds of the same at the end of 1902. The funds under the control of the central bodies are also included in the district totals. In the final column is entered the average surplus or deficiency per member in each lodge, as shown at the last valuation.

Tables II. to VI. contain a summary of the details relating to the membership, mortality and sickness, receipts and expenditure, funds, and investments of each separately registered society, with totals for the several Orders. In Tables III. to VI. shillings and pence have been omitted, there being no apparent advantage in publishing the values more accurately than as shown by the nearest pound.

MEMBERSHIP AND TOTAL FUNDS.

The number of members in these 462 lodges at the beginning of 1902 was 41,886; the members admitted by initiation and reinstatement were 4,635; those admitted by clearance were 272: total admitted, 4,907. The number who left by arrears, resignation, and expulsion was 2,818; by clearance, 248; and by death, 319: total left, 3,385. The net increase for the year was 1,522, or slightly over $3\frac{1}{2}$ per cent., and the number of members at the end of 1902 was therefore 43,408. The deaths of members' wives during the year were 146.

The total funds of the societies and branches as on the 31st December, 1902, amounted to £846,315, made up as follows: Sick and Funeral Funds (inclusive of amounts transferred to special funds out of surplus), £774,532; Medical and Management Funds, goods, &c., £71,783. Dividing the total funds by the number of members at the end of the year, it is found the average capital per member is now £19 9s. 11d.

Taking the several years 1898–1902, the number of members, total funds, and average capital per member at the end of each were as under:—

	Year	r.			No. of Members.	Total Funds.	Average Capital.
1898 1899 1900 1901			••	• •	35,501 38,202 40,257 41,236	£ 678,746 728,249 766,480 804,753	£ s. d. 19 2 5 19 1 3 19 0 9 19 10 4
1902	••	••	••	••	43,408	846,315	19 9 11

The following balance-sheet gives the total funds (including those of the central bodies) as on the 31st December, 1902:—

ac ch the chart ,							
Funds.		£	. A	ssets.			£
Sick and Funeral Funds	 	755,300	Investments at interest		• •		665,879
Surplus Appropriation Funds	 		Value of land and building	s	••		129,265
Management Fund, goods, &c.	 	56,992	Cash not bearing interest	• •			32,877
Widow and Orphans Funds	 	7,272		• •			10,702
Distress, Benevolent Funds, &c.	 	6,866	Other assets	• •	• •	• •	7,592
Juvenile Funds	 • •	653					
		2010 211					
		£846,315					£846,315

^{*} 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.

At the same date these funds were disposed of as follows:—

						At 31st De	cember, 1902.
İ.	Dispositi on		Amount.	Percentage of Total Assets.			
				*.		£	1
On mortgage of freehold p	ropertv					536,723	63.42
Land and buildings						129,265	15.27
In Post Office Savings-Ba	nk					51,686	6.11
In other banks on deposit			• •			43,800	5.18
Cash not bearing interest			• •			32,877	3.88
In Government and muni		ntures		٠.		22,928	2.71 •
Other investments (include			expenditure	for :	manage-	10,742	1.27
ment) Furniture, goods, &c						10,702	1.26
Other assets	• • •		••			7,592	0.90
						846,315	100.00

SICKNESS.

The number of members sick during the year was 8,285, equal to 20.47 per 100 members at risk; the sickness experienced was 63,774 weeks 4 days, equal to 7 weeks 4 days per sick member, and 1 week 3 days 11 hours for each member at risk. The ratio to the total of the sickness in the first six months was 60 per cent., in the second six months 8 per cent., and after twelve months 32 per cent. These averages and percentages are compared with those for previous years in Appendix I.

Owing in great measure to differences in the proportion of members at the several ages, the averages in the several districts differ considerably; also in the several societies or Orders. The figures for the five larger Orders are found to be as follows:—

	Ovdov			Percentage	Sickness per Member.				Ratio (per Cent.) to Total Sickness.			
		Order.			Sick.	Sick.	A	t Ris	k.	First 6 Months.	Second 6 Months.	After 12 Months
				_		Weeks.	Wks.	dys.	hrs.			
M.U.I.O.O	.F.				20.68	8.58	1	4	16	52	9	39
I.O.O.F.					15.67	6.32	0	5	23	70	11	19
A.O.F.					21.32	7.55	1	3	16	63	8	29
U.A.O.D.					19.55	5.37	1	0	7	74	9	17
I.O.R.			• •		19.48	7.10	1	2	7	73	8	19
	All S	ocieties			20:47	7.67	1	. 3	11	60	8	32

From the above it will be seen that the percentage of members sick for the year 1902 was highest in the A.O.F., while the average sickness per member at risk was highest in the M.U.I.O.O.F. In both cases it was lowest in the I.O.O.F. In 1901 the percentage of members sick was 21.40, the average sickness per member sick was 7.35 weeks, and the average sickness per member at risk 1 week 4 days.

DEATHS.

The number of members who died during 1902 was 319, equal to 7.88 per 1,000 members at risk, as against 7.20 in 1901 and 7.00 in 1900.

The number of wives who died was 146, equal to 3.61 per 1,000 members, as against 3.94 for 1901 and 3.42 for 1900.

SICK AND FUNERAL FUNDS.

The contributions and entrance fees paid to Sick and Funeral Funds were £61,956; and, dividing by the mean number of members, the average is found to be £1 9s. 1d., as against £1 8s. 10d. for 1901.

The interest and rent received by the lodges and central bodies amounted to £31,042, equal to 14s. 7d. per member, as against 15s. 1d. per member for 1901.

The amount of sickness benefit paid was £46,912, equal to £5 13s. 3d. per member sick, and an average of £1 2s. per member, as against £5 7s. 1d. and £1 1s. 9d. respectively for 1901. Viewing the amount paid in relation to the weeks of sickness the average benefit per week is found to be 14s. 9d.; in 1901 the average was 2d. less.

The funeral benefit paid amounted to £9,082; this is equal to 4s. 3d. per member, and is 6d. greater than the average for 1901.

The total worth of the Sick and Funeral Funds at the beginning of 1902 being £718,475, and at the end of the year £755,300, the balance of gain on the transactions of the year was £36,825, or 17s. 3d. per member, as against £1 0s. 1d. in 1901.

The averages for the five leading Orders, and for all societies, are given in the following table:—

3

Order.		Income per M	ember from	Outgo per M		Sick-benefit per Member	Average Sick-	Gain per	
		Contributions.	Interest.	Sickness.	Funerals.	Sick.	Week.	Member.	
M.U.I.O.O.F. I.O.O.F A.O.F U.A.O.D I.O.R		£ s. d. 1 11 8 1 10 5 1 7 1 1 5 7 1 12 9	£ s. d. 0 17 2 0 13 1 0 14 7 0 8 4 0 19 3	£ s. d. 1 4 6 0 14 10 1 2 7 0 15 10 1 2 0	£ s. d. 0 4 1 0 4 10 0 4 8 0 3 8 0 4 3	£ s. d. 6 3 9 5 2 2 5 10 9 4 7 6 6 0 0	# s. d. 0 14 5 0 16 2 0 14 6 0 16 3 0 16 11	£ s. d. 1 0 1 0 15 5 0 14 8 0 14 10 1 5 3	
All societies		1 9 1	0 14 7	1 2 0	0 4 3	5 13 3	0 14 9	0 17 3	

RATE OF INTEREST REALISED.

The total income from investments, less depreciations, credited to the Sick and Funeral Funds for 1902 amounted to £31,042, which is found to yield an average rate of £4.30 per cent. (say, £4 6s.), as against £4 9s. 7d. in 1901.

But, while the average rate for societies in the aggregate may be regarded as satisfactory, affording as it does a fair margin for safety over the rate hitherto employed in valuations—namely, 4 per cent.—it has to be remembered that as each lodge is for most purposes under the control of its own committee of management in matters affecting investments, its position will depend in great measure on the care and attention bestowed on this subject by the responsible officers. Hence the position of a district or Order depends almost entirely upon the good or bad management which has characterized the several branches in respect of the investment of the funds.

While the rate of interest realised by each lodge cannot be set forth here, some idea of the position in the several societies or Orders will be obtained by an examination of the figures in the last column of the following table:—

Table showing the Total Worth of the Sick and Funeral Fund as on the 1st January, 1902, and the 31st December, 1902, inclusive of the Accumulations held by the Central Bodies; also the Amount and Average Rate of Interest earned.

Name of s	Society.				Sick and Funeral as on—	Amount of Interest.	Average Rate	
				January 1, 1902.	December 31, 1902.	or interest.	per Cent.	
				£	£	£	£	
M.U.I.O.O.F.				353,045	370,218	14,701	4.15	
I.O.O.F				33,631	35,226	1,354	4.01	
N.I.O.O.F				4,124	4,156	142	3.49	
B.U.O.O.F				741	1,326	62	6.19	
A.O.F	• •			191,697	200,128	8,509	4.44	
A.O.S				1,043	1,069	57	5.55	
U.A.O.D				59,487	64,502	2,810	4.64	
I.O.R				39,037	41,389	1,797	4.57	
S.D.T.				9,729	10,434	487	4.95	
H.A.C.B.S				12,470	12,821	490	3.95	
P.A.F.S.A				10,336	10,865	478	4.61	
R.E.B.S	••	••	••	3,135	3,166	155	5.04	
Total				718,475	755,300	31,042	4.30	

It may also be added that in the M.U.I.O.O.F., with its sixteen districts, the average rate per cent. realised varies from £1.56 in the case of the Lyttelton District to £6.42 in the North Westland District. In the A.O.F., with eight districts, the rate varies from £3.48 in the South Canterbury District to £5.63 in the Nelson District.

A consideration of the foregoing rates makes it evident that, while the responsible officers in a large majority of the lodges have laboured with zeal and intelligence to invest the funds profitably, there is a minority of managers who, through ignorance, carelessness, or indifference, have never realised the fact that the regular and judicious investment of the funds at the highest rate of interest obtainable consistent with perfect security is a primary condition of success in every friendly society. It matters not how carefully the rates of contribution and benefits may have been adjusted if this important item has been neglected. And, while strongly opposed to other than adequate rates of contribution being charged in any lodge, examples are not wanting where defects in this particular have been successfully overcome by superior management in the investment of the funds.

The bearing of these remarks on the rate of interest to be employed in a valuation is obvious. In lodges where the management of the funds has been good, and the rates realised over a series of years is in excess of 4 per cent., this rate may be continued; but in cases where a less rate has been realised the valuation will have to be made at such rate of interest as the character of the investments and the rate of interest realised may appear justifiable to the valuer.

One way in which the rate realised may be improved is by a strict compliance in all cases with the terms of the statute in regard to the separation of the several funds, and the payment of all expenses of management out of the Management Fund. In a number of lodges it is found that

the expenses of trustees in connection with the management of the investments, as well as the cost of collecting interest by agents or secretaries, have been paid out of the Sick and Funeral Fund, whereas it has been held by high legal authorities that the contributions to this fund and the whole of the interest arising from the investment of the capital thereof should be applied exclusively to the payment of sickness and funeral benefits, except in the case of lodges which have obtained the consent of a valuer to an appropriation of surplus capital or interest; and hence that any deduction from the interest accruing is wholly illegal. In lodges which have invested part of the Sick and Funeral Fund capital in halls, it is found in a number of cases that little or no rent has been paid by the Management Fund for the lodge-room, but unless a fair rent is paid in all cases the Sick and Funeral Fund is being defrauded.

Another matter connected with these investments in halls and buildings which it is desirable the responsible officers should take into consideration, is to see that proper steps are taken to reimburse the lodge for the original outlay in building and furnishing, against the time when these halls or buildings will have to be renewed. If this is not done, either by periodic depreciations or the establishment of a sinking fund out of the annual income, lodges will one day have nothing to show for the funds so invested.

In a number of cases the Sick and Funeral Fund suffers from illegal appropriations of the funds for management purposes. The offending societies and the amounts misappropriated at the end of 1902 are as follows: M.U.I.O.O.F., £448; I.O.O.F., £285; A.O.F., £257; U.A.O.D., £165; I.O.R., £66; S.D.T., £26; H.A.C.B.S., £220; P.A.F.S.A., £9: making a total of £1,476. Not only is no interest earned on these amounts, but care has to be exercised that the principal is correctly brought forward in the annual returns. It is to be hoped the amounts misappropriated will be restored as quickly as possible, and so prevent the necessity of any further pressure to secure compliance with the provisions of the statute.

MEDICAL AND MANAGEMENT EXPENSES FUNDS.

The contributions, entrance fees, and levies to the Medical and Management Expenses Funds amounted to £62,400; interest, £1,420; and other receipts, £12,267: making a total income of £76,087. The total outgo for the year was £74,152, including £39,848 for medical attendance and medicine, £25,811 for management expenses and levies to central bodies, and £8,493 for other expenses. The total worth of the funds at the end of the year, including goods, &c., was £56,992.

The averages of the chief items of income and outgo in each of the five leading Orders and in all the societies combined, also the percentage of total contributions (to both the Sick and Funeral and the Medical and Management Funds) spent for management, are given in the following table:—

			Me	edical and Manager	nent Expenses Funds	,	
Order.		Average Contribu-	Average Paymen	t per Member for	m 4.1	Percentage of total Contribu- tions spent for	
			tion per Member.	Medical Aid.	Management.	Total.	Management.
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	;
M.U.I.O.O.F.			1 6 7	0 17 11	0 11 6	1 9 5	19.73
I.O.O.F.	• •	• •	1 14 2	0 18 7	0 14 8	1 13 3	22.76
A.O.F			1 10 3	0 19 9	0 11 8	1 11 5	20.40
U.A. O.D.			1 12 3	$1 \ 0 \ 5$	0 12 4	1 12 9	21.40
I.O.R	• •	• •	1 12 4	0 14 7	0 15 3	1 9 10	23.52
All soc	ieties	••	1 9 3	0 18 8	0 12 1	1 10 9	20.76

The total amount paid by the societies for the year in providing the several benefits of sick-pay, funeral benefits, and medical attendance and medicine amounted to £95,842. Assuming that for each member three other persons besides participate in these benefits, nearly 175,000 persons may be regarded as sharers in the beneficent work performed by these fraternal organizations.

Averages and percentages deduced from the tabulated returns for 1891-1902 are given in Appendix I.

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.

NEW SICKNESS AND MORTALITY EXPERIENCE, MANCHESTER UNITY I.O.O.F., ENGLAND, 1893-97.

One of the most important and valuable additions to our knowledge of the laws of sickness and mortality applicable to friendly societies was presented to the deputies attending the 1903 Annual Movable Committee of the above Order. The period selected for the analysis of the sickness and mortality experience was the five years 1893–97, and the important work of investigation was intrusted to Mr. Alfred W. Watson, F.I.A., F.S.S., a past-officer and one of the actuaries of the society.

Mr. Watson bears an honoured name in connection with friendly-society valuations, being the third in descent of a family who has performed conspicuous service in the friendly-society world, and brought to his task not only a long experience of this particular class of work, but a mind peculiarly fitted by a severe course of scientific training.

H.--1.

This is the fourth investigation which has been undertaken by the Manchester Unity into the sickness and mortality experience of the members. The three previous investigations were made by the late Mr. Henry Ratcliffe, Corresponding Secretary of the society. The first was from returns obtained with difficulty from lodges as to their experience during the years 1846-48, and included members who had passed through 621,561 years of life and experienced 6,058 deaths and 609,112 weeks of sickness. The second dealt with the experience of the years 1856-60, and included 1,006,272 years of life at risk, 11,962 deaths, and 1,324,202 weeks of sickness.

the third investigation dealt with the experience of the members for the years 1866-70, and 1975.033 weeks of sickness. This included 1,321,048 years of life at risk, 16,680 deaths, and 1,975,033 weeks of sickness. experience being the largest ever collected by any person or society, was made the foundation of a series of tables dealing with the experience in a variety of aspects, and these tables enjoyed a wide and well-deserved reputation for a number of years not only in Great Britain but also in the colonies as the best available exhibits of friendly-society experience, and hence as the most

suitable for estimating the future assets and liabilities of fraternal organizations.

With the passing of the years, however, and changes in the social habits and sanitary conditions of the people, the national health has been affected and also the liability which a member brings on a friendly society. These changes viewed from a national standpoint must be regarded as in the main beneficent and conducive to a reduction in the rate of mortality. But, as has been well said by one writer, "in friendly-society work a favourable cause may produce an unfavourable result—in other words, the increase in the average duration of life may mean, and usually does

mean, an increase in the sickness liability which has to be met by the society.

Accordingly it was made apparent on successive valuations that while the average duration of life was longer the average amount of sickness was greater than the expectation by the standard tables, irrespective of occupation risks. The necessity for some revision of the standard tables was thus becoming evident when, in 1896, the publication of a report by the late Mr. William Sutton, F.I.A., Actuary to the Friendly Societies Registry Office, of the experience of registered friendly societies during the years 1876-80 immediately brought the subject into prominence. The average rate of sickness at every age was shown by such experience to be distinctly greater than that disclosed by any pre-existing tables.

After deliberating on the whole subject the Manchester Unity, at the annual meeting in 1898, resolved that the Directors be instructed to proceed with the tabulation of the sickness and mortality experience of the five years 1893-97. The arduous labour of conducting the investigation was, as already stated, intrusted to Mr. Alfred W. Watson, who, in pursuance of the resolution arrived at by the society, issued the necessary returns to the lodges in September, 1898. In March, 1900, Mr. Watson read before the Institute of Actuaries a paper outlining the scheme of operations which evoked the warm admiration and approving encouragement of his professional seniors, who, having a thorough knowledge of the complexity of the subject, had a due appreciation of the mag-

nitude of the undertaking.

As the completed results were submitted to the annual meeting on the 1st June, 1903, it will be seen that the tabulation and analysis have been carried through and presented to the society in an almost inconceivably brief space of time. The investigation comprised the facts relating to 819,716 individuals; the number of years of life exposed to the risk of death was 3,180,378; the number who died was 39,061; and the number of weeks of sickness experienced was 7,022,438. The extent of this data will be best understood by comparing it with other important tabulations of sickness and mortality during recent years as follows:-

					Ancient Order of Foresters, 1871-75.	Registered Friendly Societies, 1876-80.	Manchester Unity, 1866- 7 0.	Manchester Unity, 1893-97.
Exposed to risk (death)	••				1,302,166	1,653,085	1,321,048	3,180,378
Deaths					15,815	23,011	16,680	39,061
Weeks of sickness	••	• •	• •	• •	1,769,035	3,141,320	1,975,033	7,022,438

Concerning the above, Mr. Watson remarks: "It will be observed that, so far as concerns the numbers of facts included, the new experience of the Manchester Unity is conspicuous. weight of numbers is not necessarily (after a certain point has been passed) a criterion of reliability, certain advantages in this respect may be claimed for the present investigation. In the first place the magnitude of the data rendered it possible to give effect to a comprehensive scheme for the division of the experience without incurring the risk of reasoning from an inadequate number of observations, and in the second place, the investigation includes a sufficient body of data referring to the older ages to vest its results as to these ages with an authority which has been hitherto unattainable. This will be made clear by the following comparison of the years of life 'exposed to risk of death' at the ages from seventy upwards, in the several experiences named above:-

Ancient Order of Foresters, 187	1-75			 6,849 years.
Registered Friendly Societies, 1	.876–80	• • •		 25,990 years.
Manchester Unity, 1866-70			•••	 10,507 years.
Manchester Unity, 1893–97		•••	• • •	 74,720 years."

It will be seen from the above that the new experience is three times as large as the late Mr. Sutton's tabulation; seven times as large as the Manchester Unity experience 1866-70; and nearly times as large as Mr. Neison's Forester's Experience 1871-75.

It would not be practicable to give here statements in detail of the various results, but the following comparison of sickness and mortality rates of the various bodies of data already named is extracted from page 22 of Mr. Watson's report:—

COMPARISON OF SICKNESS AND MORTALITY RATES: VARIOUS BODIES OF DATA (ENGLAND).

			Rate	of Sickness per	r Annum in	Weeks.	Rate of Mortality per 100 per Annum.			
	Ages.		A.O.F., 1871-75.	Registered Friendly Societies, 1876–80.	M.U., 1866-70.	M.U., 1893-97.	A.O.F., 1871-75.	Registered Friendly Societies, 1876–80.	M.U., 1866-70.	M.U., 1893-97
16–19			1.04	0.88	0.54	0.92	0.94	0.73	0.46	0.25
20-24			0.82	0.85	0.75	0.90	0.74	0.57	0.64	0.37
25-29			0.85	0.87	0.81	0.95	0.73	0.62	0.76	0.46
30-34			0.97	1.02	0.93	1.06	0.89	0.78	0.82	0.55
35-39			1.15	1.24	1.06	1.27	1.09	0.98	0.98	0.70
40-44			1.37	1.47	1.26	1.58	1.28	1.16	1.26	0.95
45-4 9			1.71	1.89	1.64	1.99	1.66	1.48	1.43	1.17
50-54			2.27	2.39	$2 \cdot 22$	2.75	2.05	1.90	1.91	1.69
55-59			3.21	3.36	3.05	4.02	2.97	2.78	2.49	2.42
60-64			4.59	5.17	4.72	6.31	3.80	3.91	3.54	3.56
65–69		• ••	7.97	8.73	7.24	10.59	5.84	5.71	5.21	5.41
70-74			12.00	14.46	12.06	17.40	8.00	8.07	7.81	8.09
75–79			17.66	20.27	16.87	25.15	14.26	12.15	9.95	12.04
80-84			20.92	27.36	20.59	$32 \cdot 27$	16.03	16.01	11.88	17.66
8 5 –89		[30.86	29.63	36.12		22.62	19.61	23.26
90-94				29.29		38.89		21.57		$28 \cdot 47$
95-100		, ,		39.07		38.57		26.67		44.00

The broad results of these comparisons, viewing them chronologically, are that sickness rates are constantly rising, whilst mortality rates, except at the later ages, are declining. In respect of the two Manchester Unity experiences, the first conclusion to be drawn from a comparison of the rates is that the average sickness per member has increased, and that to a very considerable extent, while as regards the mortality there has been a decrease at all ages under 65.

Regarding the sickness experience Mr. Watson remarks: "A comparison of the sickness experience indicates a remarkable increase in the rate of claim. There is little difference in this

Regarding the sickness experience Mr. Watson remarks: "A comparison of the sickness experience indicates a remarkable increase in the rate of claim. There is little difference in this respect between the experiences of the three earlier periods (in the Manchester Unity), but the experience of the years 1893-97 compares unfavourably with its predecessors at every period of life. Nor is the excess a comparatively small quantity. Up to forty-five years of age the average sickness had exceeded that of the period 1866-70 by 21 per cent. Between the ages forty-five and sixty-five the excess is equal to 26 per cent., and at the ages sixty-five and over it is no less than 42 per cent."

As regards the mortality experience Mr. Watson says: "A remarkable decline in the death rates is found at all the earlier periods of life, the average up to forty-five years of age being 66 per cent. of the death rates of 1866-70. In the middle period, say, ages forty-five to sixty-five, the average is 90 per cent. of the corresponding rates of 1866-70, and from sixty-five years of age the average is 105 per cent. of that standard. It is thus evident that the aggregate "curve" of mortality is widely different from that appearing as the result of the last investigation." And, as Mr. Watson is careful to point out, this experience is unfavourable financially in two directions. Not only is the sickness per member at each period of life heavier than was formerly the case, but a greater proportion of members than formerly survive into old age, the period of life at which sickness is at its maximum intensity.

At all previous tabulations of the experience of the Manchester Unity the data were divided into rural, town, and city districts, but in the present instance the system of classification adopted by Mr. Watson is much more varied, exhaustive, and complex.

In the first place, the facts are distributed into three broad divisions—depending upon geographical situation, upon density of population, and upon occupation. The geographical areas distinguished were three: Area 1, non-manufacturing districts; area 2, mainly textile districts; area 3, other manufacturing, coal and metal working, and metropolitan districts. In each of these areas the membership was divided into rural and urban. Under each of the six divisions so formed eight subdivisions were made, depending upon occupation.

The following are the subdivisions or classes into which the data were divided with reference to occupation: A, agriculture (applying to rural districts only); B, outdoor building trades; C, railway service; D, seafaring, fishing, &c.; E, quarry-workers; F, iron and steel workers; G, miners (chiefly underground); H and J represents for each geographical area the general occupations, exclusive of those specially tabulated. There are thus forty-five separate groups of observations.

The next step was to ascertain how far these groups of observations might be reduced in number preparatory to constructing the required tables of monetary values. By an exhaustive analysis and digest of the sickness and mortality under a variety of aspects Mr. Watson was able to reduce the grouping by occupations to four divisions—(1) the general body, including agriculture, A.H.J., comprising $78\frac{1}{2}$ per cent. of the total years of life exposed to the risk of sickness; (2) building trades, railway service, and seafaring, B.C.D., comprising 11 per cent. of the total exposures; (3) quarrymen and iron-workers, E.F., comprising $4\frac{1}{2}$ per cent. of the total exposures; (4) mining occupations, G., comprising 6 per cent. of the total exposed to risk.

9 H.—1.

For each of these divisions the sickness experience for each year of age is divided into the first three months, second three months, second six months, second twelve months, and after two

years duration.

Monetary tables have been prepared from the several bodies of data obtained in the course of the inquiry (with the exception of Group G, miners) and also from the experience of the society as a whole. These tables are arranged in sets according to the rates of interest involved—namely, 3, 3½, 3½, and 4 per cent. The number of tables in which 3 per cent. interest is involved is twenty-two, and the number in which each of the other rates is employed is eighteen, making seventy-six monetary tables in all. Each set of values is followed by the necessary commutation columns, by which rates for every possible variety of temporary or deferred benefit may be calculated.

It would be interesting, but foreign to the present purpose, to enter at any length upon the question of the contributions and valuation reserves required under the various aspects of locality, occupation, and varying benefits which are investigated in the report; but this much may be said, that it appears clear from the examples given, the cost of the aggregate benefits has increased in the great majority of instances. Also that much of the excess of cost disclosed, arises from the great increase in protracted sickness; hence the higher the benefit allowed in cases of continuous sickness the greater is the additional liability resulting from the change of experience.

This short outline will give those interested some idea of the magnitude and complexity of the work undertaken and completed with such conspicuous ability by Mr. Watson, as must increase the reputation he had previously acquired as one of the highest experts and most trusted guides in

the actuarial section of friendly-society work in Great Britain.

SICKNESS AND MORTALITY EXPERIENCE, NEW ZEALAND FRIENDLY SOCIETIES.

It will be recollected that after the passing of the Friendly Societies Act of 1877, it was resolved (consequent on the absence of colonial data) that the Manchester Unity experience of 1866–70 should be made the basis of the tables to be constructed as standards in the Registrar's office, and that the rate of interest employed should be four per cent.

Before many valuations had been made it was found on comparing the actual experience of sickness and mortality with the rates given in the standard tables that considerable differences were exhibited in both, especially in respect of the distribution of the sickness, and the amount

experienced at the higher ages.

Whether these departures from the standard rates could be regarded as permanent features or merely accidental fluctuations, due in some measure to paucity of numbers in the colonial

experience, was for some years necessarily a matter of doubt.

It was made apparent, however, on successive valuations of the largest and most representative districts in the colony that the aforesaid features of the experience would have to be regarded as special characteristics, and the increased liability being recognised, societies were warned as to the danger which threatened their finances from this low death rate and excess in the sickness

experience.

This condition of things continued until early in 1898, when the late Registrar considered the time had arrived for abandoning the Manchester Unity experience of 1866-70 and "substituting as far as possible in the calculation of present values, New Zealand rates of sickness and mortality" (see 21st Annual Report, pages 3 and 4). A table of annual contributions for benefits (on a 4-per-cent.-interest basis) and examples of how the same was to be applied in the determination of rates, was published in the same report. Naturally there will be a desire to know whether the adjusted rates of sickness and mortality adopted as the basis of the monetary tables, by which to determine the annual contribution for benefits, and the valuation reserves, for the friendly societies of this colony compare favourably or otherwise with those of the other investigations mentioned, but this question raises many most difficult points. All that can be done is to present a summary of the New Zealand results, in comparison with those of other investigations, and indicate the chief differences.

COMPARISON OF NEW ZEALAND SICKNESS AND MORTALITY RATES, WITH VARIOUS OTHER DATA.

			Rate o	of Sickness pe	r Annum (W	eeks).	Rate of Mortality per 100 per Annum.			
Ages.			New Zealand Societies, 1886-97.	Friendly Societies, England, 1876–80.	M.U., Group A.H.J., 1893-97.	M.U., Whole Society, 1893-97.	New Zealand, Males, 1880-92.	Friendly Societies, England, 1876–80.	M.U., Area 1, 1893-97.	M.U., Whole Society, 1893-97.
16–19			0.80	0.88	0.86	0.92	0.41	0.73	0.21	0.25
20-24	• •		0.82	0.85	0.82	0.90	0.53	0.57	0.34	0.37
25-29			0.77	0.87	0.88	0.95	0.54	0.62	0.46	0.46
30-34			0.84	1.02	0.97	1.06	0.63	0.78	0.53	0.55
35-39			0.93	1.24	1.14	1.27	0.74	0.98	0.66	0.70
40-44			1.27	1.47	1.44	1.58	0.92	1.16	0.85	0.95
45-49			1.84	1.89	1.82	1.99	1.20	1.48	1.08	1.17
50-54			2.53	2.39	2.56	2.75	1.52	1.90	1.51	1.69
55-59			3.68	3.36	3.79	4.02	2.17	2.78	2.10	2.42
50-64			5.50	5.17	6.00	6.31	3.08	3.91	3.17	3.56
35-69			9.92	8.73	10.26	10.59	4.46	5.71	4.71	5.41
70-74			14.77	14.46	16.91	17.40	6.32	8.07	7.08	8.09
75-79			20.94	20.27	25.02	25.15	9.88	12.15	10.78	12.04
80-84			28.76	27.36	32.25	32.27	14.58	16.01	15.97	17.66

Comparing the New Zealand sickness experience with that of the Registered Friendly Societies, England, the colonial rate is less at all ages under 50 (the difference being greatest at ages 30 to 39, where it is about 28 per cent.). At age 50 and over the New Zealand rate is somewhat greater.

When compared with Occupation Group A. H. J. of the new Manchester Unity experience, the New Zealand rate may be said to agree at ages 20 to 24 and 50 to 54, but at the other periods it is found to be less, although the differences are not great except at ages 35 to 39 where it is more favourable to the extent of 23 per cent.

As respects the new Manchester Unity rate for the Whole Society, the New Zealand rate is more favourable at all age periods, the difference being greatest at the period 25 to 44.

Comparing the New Zealand mortality with that of the Registered Friendly Societies, it is found to be less at all periods of life, the difference being greatest at ages 55 to 64, where it is close on 29 per cent.

When compared with the mortality in Area 1 of the new Manchester Unity experience, the New Zealand rate is found to be considerably greater at ages 16 to 24; from age 25 to 64 it differs but little, after age 65 the rate is distinctly less.

If compared with the mortality in the Manchester Unity Whole Society, the New Zealand rate is greater up to age 40, practically the same for the next ten years, and then decidedly more favourable.

It may give a better idea of the subject to some, if the aggregate sickness and mortality in passing through a number of years of life be brought under observation as in the following table.

Comparative Amount of Sickness and Mortality in various Periods of Years according to the Results of different Investigations.

		,	Amount	of Sickness in expressed	each Period in Weeks.	l of Years	Summation of the Rates of Mortality per Cent. in each Period of Years.			
Ages.			New Zealand Societies, 1886-97.	Friendly Societies, England, 1876-80.	M.U., Group A.H.J., 1893-97.	M.U., Whole Society, 1893–97.	New Zealand Males, 1889-92.	Friendly Societies, England, 1876–80.	M.U., Area 1, 1893-97.	M.U., Whole Society, 1893-97.
16-24	••		7:3	7.7	7.5	8.4	4.3	5.9	2.5	2.8
25-34	••		8.1	9.5	9.2	10·1	5.9	7.0	4.9	5·1
35-44	••		11.0	13.6	12.9	14.3	8.3	10.6	7.5	8.2
45–54	••		21.9	21.6	21.9	23.8	13.6	17·2	12.9	14.5
55-64	• •	••	45.9	43.5	48.9	52.5	26.3	33.9	26.3	30∙4
65–74	• •	••	123.5	118.8	135.9	142.6	53.9	73.6	58.9	68.4
	Total, 16-74	••	217.7	214.7	236.3	251.7	112.3	148-2	113.0	129.4

Comparing the experiences as a whole it may be affirmed in respect of sickness that the New Zealand experience differs but little from that of the Friendly Societies, England, while Group A.H.J. of the Manchester Unity discloses a sickness about $8\frac{1}{2}$ per cent. in excess, and the Whole Society, Manchester Unity, nearly 16 per cent.

In respect of mortality the New Zealand rate is more favourable than the Friendly Societies, England, to the extent of about 32 per cent. On the other hand the sum of the rates in Area 1, Manchester Unity, is about the same as the sum of the New Zealand rates, while the Manchester Unity Whole Society data discloses a mortality about 15 per cent. in excess.

The much lower rate of mortality at ages under 35 in both the data based on Manchester Unity experience will not escape observation. From the results shown it may be seen that a fairly comparable aggregate sickness or mortality rate may be composed of rates differing considerably at particular periods of life.

The monetary tables which have been prepared from the several bodies of data mentioned now claim attention. Taking the values based upon the New Zealand experience as the standard, it is found that the values which come nearest thereto are those founded upon the Manchester Unity mortality experience of Area 1 (rural and urban districts combined), together with Normal Occupation Group A.H.J., as regards sickness. The next in order are those based on the sickness and mortality experience of the Manchester Unity as a whole.

In what follows the values contrasted will be confined to those based on New Zealand experience, and the Manchester Unity Area 1, with Occupation Group A.H.J. An abstract of these values will be sufficient for the present purpose, the rate of interest involved being 4 per cent.

H.—1.

Comparison of Values of Annuities and Single and Annual Premiums for Assurance of £1. Data: New Zealand Experience, 1880-92, and Manchester Unity Area 1, 1893-97. Interest, 4 per Cent.

11

						nuities of £1	Values of Assurances of £10 at Deat			ath.
	Age.			(com)	olete).	Single P	remiums.	Annual Premiums.		
					New Zealand, 1880-92.	M.U., Area 1, 1893-97.	New Zealand, 1880-92.	M.U., Area 1, 1893-97.	New Zealand, 1880-92.	M.U., Area 1 1893-97.
			-		· £	£	£	£	£	£
18					19.998	20.389	2.157	2.003	0.1078	0.0982
22					19.477	19.749	2.361	2.254	0.1212	0.1141
7					18.741	18.919	2.650	2.580	0.1414	0.1363
2					17.851	17.990	2.999	2.944	0.1680	0.1637
7					16.837	16.908	3.397	3.369	0.2017	0.1993
2					15.685	15.704	3.848	3.841	0.2453	0.2445
7					14.407	14.352	4.350	4.371	0.3019	0.3046
2					13.005	12.856	4.899	4.958	0.3767	0.3856
7					11.459	11.274	5.506	5.578	0.4805	0.4948
2	••				9.908	9.599	6.114	6.235	0.6171	0.5496
7					8.354	7.997	6.724	6.864	0.8048	0.8583
2	•••	• •			6.797	6.426	7.334	7.480	1.0793	1.1640

VALUES OF SICKNESS BENEFITS OF £1 PER WEEK FOR LIFE, IN PERIODS. Interest, 4 per Cent.

			- '	First Six	Months.	Second Si	x Months.	After Twel	ve Months.	All Po	eriods.
	Age.			New Zealand, 1886~97.	M.U., A.H.J., 1893-97.	New Zealand, 1886-97.	M.U., A.H.J., 1893-97.	New Zealand, 1886-97.	M.U., A.H.J., 1893–97.	New Zealand, 1886-97.	M.U., A.H.J., 1893-97
				£	£	£	£	£	£	£	£
.8				18.42	20.00	2.71	3.31	15.45	15.99	36.58	39.30
32				18.87	20.25	3.02	3.78	18.14	18.84	40.03	42.87
17				19.81	$21 \cdot 12$	3.50	4.39	22.28	23.03	45.58	48.54
2			{	21.15	22.23	4.06	5.12	27.40	28.13	52.60	55.48
7				22.74	23.43	4.81	5 ·98	33.76	34.30	61.30	63.71
2			!	24.44	24.63	5.68	6.97	41.64	41.79	71.76	73.38
7				25.88	25.66	6.62	8.09	51.08	50.87	83.58	84.63
2				26.74	26.38	7.56	9.38	62.33	62.07	96.63	97.84
7				27:39	26.56	8.33	10.73	75.73	75.41	111.45	112.71
2				27.74	25.77	9.20	11.85	91.71	91.33	128.66	128.95
7			!	27.56	23.58	10.11	12.44	108.19	109.15	145.86	145.16
2				24.91	19.28	10.39	11.60	118.51	122.97	153.81	153.85

Comparing the annuity values it is seen that those based upon the New Zealand experience are less than those derived from the M.U. Area 1 experience up to age 47; at that age and upwards the opposite is the case, but at no age is the difference great. The single and annual premiums for assurance of £10 show consequential differences of an opposite character to those of the annuities, being higher at the younger ages, and lower at the higher.

the annuities, being higher at the younger ages, and lower at the higher.

The sickness values for the "first six months" exhibit the same features as the annuity values in being less than the M.U. values with which they are compared up to age 47, and greater at and after that age. The difference at age 18 is under 9 per cent. and declines gradually to age 47.

The values for the "second six months" of sickness are less at all ages than the M.U. values—but as the value for this period of sickness is, relatively to the other periods, of minor importance the fact is not of great significance.

importance the fact is not of great significance.

The values for the period "after twelve months" present the same features as those for the "first six months" only the differences are not so great either in defect or excess, the limit being under 4 per cent.

The values presented supply the materials for the calculation of contributions or premiums for any of the benefits usually provided by societies in this colony, and accordingly the annual contributions are given for ages 18, 22, 27, 32, 37, and 42 for three groups of benefits.

ANNUAL CONTRIBUTIONS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:-

(1.) 20s. per week during the first six months of sickness, 10s. for the next six months, and 5s. during the remainder of sickness; £20 at the death of a member, and £10 at the death of a members' first wife.

	Age.			New Zealand Friendly Societies.	M.U., Area 1, Group A.H.J.	Difference.
-				£ £ s. d.	££s.d.	s. d.
18			••	1.472 = 1 9 5	1.526 = 1.10 6	1 1
22		• •		1.605 = 1.12 1	1.669 = 1.13 5	1 4
27				1.825 = 1.16 6	1.905 = 1.18 1	1 7
32			•••	$2 \cdot 127 = 2 2 7$	2.208 = 2 4 2	1 7
37				2.525 = 2.10 6	2.603 = 2 12 1	1 7
42				3.045 = 3 0 11	$3.107 = 3 \ 2 \ 2$	1 3

H.—1. 12

(2.) 20s. per week during the first six months of sickness, 10s. for the next six months, and 7s. 6d. during the remainder of sickness; £20 at the death of a member, and £10 at the death of a members' first wife.

	Age.		New Zealand Friendly Societies.	M.U., Area 1, Group A.H.J.	Difference.
18 22 27 32 37 42			 $\begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	s. d. 1 2 1 4 1 7 1 7 1 7 1 3

(3.) 20s. per week during the first six months of sickness, 15s. for the next six months, and 10s. during the remainder of sickness; £20 at the death of a member, and £10 at the death of a member's first wife.

	Age.		New Zealand Friendly Societies.	M.U., Area 1, Group A.H.J.	Difference.
18 22 27 32 37 42			£ & £ s. d. 1.700 = 1 14 0 1.876 = 1 17 6 2.169 = 2 3 5 2.568 = 2 11 5 3.098 = 3 2 0 3.799 = 3 16 0	£ £ s. d. 1.763 = 1 15 3 1.955 = 1 19 1 2.267 = 2 5 4 2.671 = 2 13 5 3.198 = 3 4 0 3.884 = 3 17 8	s. d. 1 3 1 7 1 11 2 0 2 0 1 8

It will be seen that the rates of contribution brought out by the new Manchester Unity experience exceed those based on the New Zealand data, but in no case is the increase considerable; the increase ranging from 2 per cent. to $4\frac{1}{2}$ per cent., and this would be covered by an increase in the New Zealand rates of from 1d. to 2d. per lunar month.

A number of calculations have been made with a view of determining and comparing the valuation reserves required by the two bodies of data. It is found, however, that no general rule can be laid down, the reserves differing with the age at entry and the number of years a member has been in the society. Speaking in general terms it may be said that where the age at entry was under 25, and the duration of risk under 20 years, the reserves required by the new data exceed those of the standard table by about 10 per cent. for a duration of five years, and about 5 per cent. when the duration is fifteen years. Beyond the limits mentioned the reserves derived from the New Zealand data are generally the greater. Hence for the aggregate effect at a valuation, much will depend on the ages of members at entry, the benefits paid, and the relative numbers of young and old members. Actual trial of particular cases can alone determine whether the reserves will be greater or less than those derived from the standard tables.

It remains to be considered whether, in view of all the circumstances brought to light by these comparisons with the new Manchester Unity experience, there is any necessity for a change in the standard tables at present in use for estimating the future sickness and mortality of members of friendly societies.

The fact that the New Zealand experience on which these tables are based, is limited in comparison with any of the other experiences which have been brought under review, has to be admitted, and it might be thought that a larger body of data would exhibit material differences in the rates of sickness or mortality at some, if not all periods of life. It is found, however, after careful inquiry into the experience of societies valued in the office for the six years 1898–1903 (a body of experience about 12 per cent. in excess of the data forming the basis of the standard tables), that in respect of sickness the rates compare favourably with the former experience at every period of life where the facts are sufficiently numerous to possess a value.

As regards mortality the rates continue to be more favourable at the early ages than those derived from the experience of the general male population of the colony—but not so favourable as according to the Manchester Unity experience Area 1. On a review of the whole circumstances, the conclusion arrived at is, that the differences in the rate of mortality in the early years are not of so reliable a character, or of such importance as to call for a revision of the standard tables at the present time, or any immediate increase in the rates of contribution (published in 1898) for normal occupations.

In regard to members engaged in hazardous or mining occupations, it appears obvious that extra contributions commensurate with the risk should be charged, and when in lodges composed of such members, the quinquennial investigation reveals an abnormal sickness or mortality experience, assistance will be sought in making the valuation estimates to such table of the Manchester Unity experience as best agrees with the facts of the particular case.

The change of basis made by the late Registrar in 1898 is now seen to have been a wise "step rward," and has been amply justified by the character of the experience since collected.

It is earnestly hoped that those societies who from one cause or another have so far disregarded the results of experience, and have been content to work under inadequate or inequitably graduated rates of contribution, will now reconsider their position and prospects and adopt such remedial measures as will give reasonable hope of their being able to fulfil all their engagements to the members.

VALUATIONS.

The Friendly Societies Act is based on the assumption that men who combine for mutual aid may be trusted voluntarily to take such action as may be found necessary to secure the solvency and permanence of their institutions. By means of periodical investigation the State has provided that, if any loss is suffered through errors in finance, members shall not be able to plead ignorance of their society's unsound position.

The values of the prospective assets and liabilities have been calculated on the general mortality experience of the colony, on the sickness experience of New Zealand friendly societies up to age 70, and on English sickness-rates (Sutton's Friendly Societies, 1876-80) above that age, the rate of interest assumed varies from 2½ to 4 per cent., according to the rates actually realised in the

several lodges.

Valuations were made of the following societies: M.U.I.O.O,F., Motueka District; North Canterbury District; North Westland District. A.O.S.; Sanctuary Sir George Grey. Summarised results of the valuations are given in two tables A and B (Appendix V.).

In this connection it may be stated that the valuation of several other societies is in hand, but cannot be completed for want of the necessary particulars in respect of a few branches. This has caused great inconvenience.

The following table shows the number of members of friendly societies, the amount of their accumulated capital, and the average capital per member in each of the Australasian States and in the Colony of New Zealand, according to the latest received statistics, arranged in order of membership . -

State or Colony.			Date of Return.			Number of Lodges.	Number of Members.	Amount of Funds.	Capital per Member.
Victoria New South Wales New Zealand South Australia Queensland Tasmania Western Australia			31st Decemb	er, 1902 1900 1902 1899 1902 1901 1902		1,146 790 462 474 385 149 169	102,364 75,027 43,408 43,043 31,709 14,716 11,746	£ 1,415,525 693,366 846,315 535,198 290,919 114,309 59,209	£ s. d. 13 16 7 9 4 10 19 9 11 12 8 8 9 3 6 7 15 4 5 0 10

OTHER SOCIETIES ON REGISTER.

In Table VII. some details are given of such isolated societies, working-men's clubs, and specially authorised societies on the Register as supplied returns in a form that could be utilised. Of isolated societies, returns were received from thirteen, with a membership of 3,071, and assets valued at £4,265. The same number of working-men's clubs also sent in returns; the membership is given as 5,531, and the assets as £28,611. Of specially authorised societies, such as dispensaries, money clubs, bands, &c., the membership is given as 6,264, and the value of the assets as £50,757.

TRADE-UNIONS.

The following trade-unions, registered under "The Trade Union Act, 1878," having ceased to exist, their registration has been cancelled during the year: Federated Seamen's Union of New Zealand; Auckland Operative Bootmakers' Society; Oamaru Operative Bakers' Association; Grey District Trades and Labour Union of the Colony of New Zealand; New Zealand Federated Wharf Labourers' Union; Association of the Master Ironworkers and Farriers of the Provincial District of Auckland; United Millers, Engine-drivers, and Mill Employees' Society of New Zealand; Boilermakers and Iron-ship Builders' Society of Christchurch; Wellington Typographical Society; and the Otago Typographical Society.

The registered trade-unions, as at the 31st of December, 1903, are shown in Appendix III. GEO. LESLIE,

17th August, 1903.

Registrar of Friendly Societies and Trade-unions.

APPENDIX I.

Percentages and Averages deduced from the Statistics of New Zealand Friendly Societies for the Years 1891-1902.

	1902.	7.88 3.61 20.47 1.58 7.67 99.92	22s. £5·68 4s. 3d. £1·46 18s. 8d.	8.40 8.40 8.10	78-68 15-27 3-89 1-26 0-90
		200 200 1 199 199			78 15 10 0
	1901.	7:20 3:94 21:40 1:57 7:35 218:40	21s. 9d. £5·35 3s. 9d. £1·38 18s. 9d. 9s. 10d.	59.08 7.42 33.50	77.95 16.15 3.98 1.42 0.50
	1900.	7.00 3.42 19.18 1.44 7.52 205.91 £1.39	20s. 11d. £5.45 3s. 8d. £1.39 18s. 9d. 9s. 6d.	57.65 8.79 33.56	77.98 15.87 4.29 1.47 0.39
	1899.	7.57 3.93 20.26 1.44 7.10 189.93 £1.42	21s. 3d. £5·24 4s. 5d. £1·40 18s. 10d. 9s. 6d.	60.07 7.71 32.22	77.57 16.74 3.91 1.54 0.24
	1898.	7.24 3.46 20.22 1.43 7.06 197.08	22s. 3d. £5·50 3s. 8d. £1·37 18s. 9d. 9s 6d.	61·20 7·33 31·47	76.49 17.65 3.93 1.66 0.27
Years.	1897.	5.82 3.23 19.20 1.40 7.36 240.67	20s. 9d. £5·42 3s. 1d. £1.39 18s. 11d. 9s. 10d.	60·16 6·61 33·23	75.45 18.45 4.16 1.67 0.27
	1896.	6.89 3.32 17.90 1.36 7.61 197.83	20s. 1d. £5·61 3s. 7d. £1·38 18s. 11d. 9s. 10d.	58-99 7-91 33-10	74·49 19·48 4·07 1·72 0·24
	1895.	6.52 3.54 17.93 1.34 7.49 205.89 £1.39	21s. 4d. £5·66 3s. 8d. £1·38 19s. 9s. 10d.	61.77 7.88 30.35	73.93 20.04 4.03 1.72 0.28
	1894.	7.53 3.65 21.45 1.41 6.55 186.59 £1.40	22s. £5·13 3s. 9d. £1·37 18s. 11d 9s. 11d.	65·27 7·67 27·06	73.52 20.59 3.79 1.69 0.41
	1893.	6.86 3.65 19.84 1.31 6.61 191.09 £1.41	20s. 5d. £5·14 3s. 6d. £1·36 19s. 9s. 10d.	64·57 6·81 28·62	72.29 21.29 4.20 1.91 0.31
	1892.	6.38 3.33 19.96 1.33 6.65 208.09 £1.41	20s. 10d. £5.22 3s. 1d. £1.37 19s. 2d.	64·53 7·82 27·65	71.03 22.56 4.11 2.06 0.24
	1891.	6.87 3.78 19.06 1.23 6.44 178.78	19s. 7d. £5.08 3s. 6d. £1.37 19s. 1d.	64·34 7·57 28·09	69·18 24·45 3·96 2·13 0·28
		 	 mber	:::	: : : : :
			oer me	:::	:::::
•	tage or Average.	members at risk) " " siok siok member nd, average per mem	(on mean number) sick " ment Fund, average I r nember	ent.) of— during first six months during second six months after twelve months	:::::
	Description of Fercentage or Average.	members (rate per 1,000) wives rs, percentage of eks), average per member ", death of to Sick and Funeral Fu	number) Sickness benefit, average per member (on mean number) Sick sick " Funeral benefits, average per member Contribution* to Medical and Management Fund, average per mem Medical expenses, average per member Management expenses,† average per member	Ratio to total sickness (per cent.) of— 1. Sickness experienced during first six months 2. " during second six monti 3. " after twelve months	Ratio to total assets (per cent.) of— 1. Investments at interest 2. Value of land and buildings 3. Cash not bearing interest 4. Value of goods, &c 5. Other assets

* Inclusive of levies and entrance and clearance fees. + I.e., man

es. † 1.e., management expenses of lodges, and levies of the Management Fund of central bodies.

APPENDIX. II.

List of Registered Societies, with their Registered Branches, as on 31st December, 1903. I. MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

NEW ZEALAND BRANCH, WELLINGTON.

Reg. No. 312.

- 1. Wellington District—Wellington.
 (1.) Combination Lodge, Johnsonville.
 (2.) Masterton Lodge, Masterton.
 (3.) Heart of Oak Lodge, Carterton.
 (4.) Greytown Lodge, Greytown.
 (5.) Unity Lodge, Featherston.
 (6.) St. George Lodge, Pahautanui.
 (7.) Kainapoura Lodge, Tawa Flat.
 (8.) Petone Lodge, Petone.
 (10.) Rose of Sharon Lodge, Upper Hutt.
 (11.) Britannia Lodge, Wellington.
 (12.) Antipodean Lodge, Wellington.
 (13.) Eketahuna Lodge, Eketahuna.
 (14.) Martinborough Lodge, Martinborough.
 (15.) Rose of the Valley Lodge, Hutt.
 (16.) Mangatainoka Lodge, Mangatainoka.
 (17.) Newtown Lodge, Newtown.
 (18.) Viotoria Diamond Lodge, Levin.
 (19.) Sister Wallis Lodge, Wellington.
- 2. Ashley District—Rangiora.

 (1.) Leithfield Lodge, Leithfield.
 (2.) Cust Lodge, Cust.
 (3.) Woodend Lodge, Woodend.
 (4.) Ohoka Lodge, Ohoka.
 (5.) Oxford Lodge, Oxford.
 (6.) Amberley Lodge, Amberley.
 (8.) Waikari Lodge, Waikari.
 (9.) Rangiora Lodge, Rangiora.
 (10.) Nil Desperandum Lodge, East Oxford.
 (11.) Cheviot Lodge, McKenzie.
- 3. Nelson District—Nelson

 - m District—Neison.

 Howard Lodge, Nelson.

 General Cameron Lodge, Brightwater.

 Mansion of Peace Lodge, Wakefield.

 Travellers' Rest Lodge, Richmond. (1.) (2.)

 - (6.) Nelson Lodge, Nelson.
- 4. Hawke's Bay District--Napier.
 - (1.) Meeanee Lodge, Taradale. (2.) Abbotsford Lodge, Waipawa. (3.) Clive Lodge, Clive.

- Reg. No. 312.

- (4.) Hastings Lodge, Hastings.
 (6.) Tavistock Lodge, Waipukurau.
 (7.) Woodville Lodge, Woodville.
 (8.) Napier Lodge, Napier.
 (9.) Forest Home Lodge, Ormondville.
 (10.) Dannevirke Lodge, Dannevirke.
 (12.) Ruahine Lodge, Hampden.
 (14.) Maraekakaho Lodge, Maraekakaho.
- 5. Auckland District-Auckland.

 - Auckland District—Auckland.
 (1.) Howick Lodge, Howick.
 (2.) Charles Bruce Lodge, Thames.
 (3.) Good Intent Lodge, Auckland.
 (4.) Waikato Lodge, Thames.
 (5.) Gisborne Lodge, Gisborne.
 (6.) Whangarei Lodge, Whangarei.
 (7.) Franklin Lodge, Otahuhu.
 (9.) Parnell Lodge, Parnell.
 (14.) Warkworth Pioneer Lodge, Warkworth.
 (15.) Fountain of Friendship Lodge, Auckland.
 - land.

 - land.
 (16.) Duke of Cambridge Lodge, Cambridge.
 (17.) Hauraki Lodge, Coromandel.
 (18.) Hokianga Lodge, Hokianga.
 (19.) Karangahake Lodge, Karangahake.
 (20.) John Leydon Lodge, Waihi.
 (21.) Jubilee Lodge, Paeroa.
 (22.) Manakau Lodge, Onehunga.
 (23.) Rotorua Lodge, Rotorua.
 (24.) Waitekauri and Golden Cross Lodge,
 Waitekauri.
 (25.) Waipu Lodge, Waipu.

 - (25.) Waipu Lodge, Waipu. (26.) Mangonui Lodge, Mangonui. (27.) Hot Springs Lodge, Te Aroha.
- Ashburton District—Ashburton.
 (1.) Ashburton Lodge, Ashburton.
 (2.) Pioneer Lodge, Springburn.
 (3.) Waterton Lodge, Waterton.
 (4.) South Rakaia Lodge, South Rakaia.

 - Tinwald Lodge, Tinwald. Methven Lodge, Methven. Mayfield Lodge, Mayfield.

- Reg. No.
 - 93. New Plymouth District—New Plymouth.

 1. Excelsior Lodge, New Plymouth.

 2. Waitara Lodge, Waitara.

 3. Union Lodge, Hawera.

 4. Egmont Lodge, New Plymouth.

 5. Manaia Lodge, Manaia.

 6. Eltham Lodge, Eltham.

 7. Midhirst Lodge, Midhirst.
 - 7. Manifest Lodge, Manifest.
 297. Wanganui District—Wanganui.
 1. Manawatu Lodge, Palmerston North.
 2. Manchester Lodge, Feilding.
 3. Awarua Lodge, Ohingaiti.
 4. Apiti Lodge, Apiti.
 5. Rangitikei Lodge, Mangaweka.
 6. Hautapu Lodge, Utiki.
 - 138. Wanganui Lodge-Wanganui.
 - 24. Wellington District Widow and Orphan Society-Wellington.
 - 77. Marlborough District-Blenheim.
 - Marlborough Lodge, Blenheim.
 Renwick Lodge, Renwick.
- 244. Motueka District-Motueka.

 - 1. Motueka Lodge, Motueka. 2. Good Intention Lodge, Riwaka. 3. Takaka Lodge, Takaka. 4. South Star Lodge, Dovedale.
- 92. North Westland District-Reefton.

 - 1. Reefton Lodge, Reefton.
 1. Reefton Lodge, Reefton.
 2. Westport Lodge, Westport.
 3. Charleston Lodge, Charleston.
 5. Waimangaroa Lodge, Waimangaroa.
 6. Blackball Lodge, Blackball.
- 40. Hokitika District—Hokitika.

 1. Hokitika Lodge, Hokitika.

 2. Albert Lodge, Kumara.

 3. Waimea Lodge, Stafford.

 4. Greymouth Lodge, Greymouth.

- Reg. No.
 - North Canterbury District—Christchurch.

 1. Volunteer Lodge, Sydenham.
 2. Perseverance Lodge, Woolston.
 4. Benevolent Lodge, Christchurch.
 8. Kaiapoi Lodge, Kaiapoi.
 9. Phillipstown Lodge, Phillipstown.
 10. Leeston Lodge, Leeston.
 11. Papanui Lodge, Papanui.
 12. Coleridge Lodge, Glentunnel.
 14. Addington Lodge, Addington.
 16. Malvern Lodge, Waddington.
 10. City of Christchurch Lodge, Christchurch.
 21. Heart of Oak Lodge, Kaikoura.
 22. Riccarton Lodge, Upper Riccarton.
 23. Jubilee Lodge, Prebbleton.
 24. Sister Pearce Lodge, Christchurch.
 25. Tamahine Lodge, Kaiapoi. 18. North Canterbury District-Christchurch.
 - Lyttelton District—Lyttelton.
 Hand of Friendship Lodge, Okain's Bay.

 - Good Intent Lodge, Akaroa. Perseverance Lodge, Barry's Bay. City of Norwich Lodge, Lyttelton.
 - Hand and Heart Lodge, Pigeon Bay. Heart of Friendship Lodge, Waimate. Pleasant Point Lodge, Pleasant Point.
 - 10. Wairewa Lodge, Little River.
- 315. South Canterbury District -Timaru.
 1. Timaru Lodge, Timaru.
- Otago District—Dunedin.
 Outram Lodge, Outram.
 Albion Lodge, Dunedin.
 Alexandra Lodge, Port Molyneux.
 Prince of Wales Lodge, Port Chalmers.
 Tapanui Lodge, Tapanui.
 Roxburgh Lodge, Roxburgh.
 Prince Alfred Lodge, Hawksbury.
 Dunedin Lodge, Dunedin.

LIST OF REGISTERED SOCIETIES, ETC.—continued.

LIST OF LUNGISTIMED DO	CIMITES, MIC.—COMMINACC.
I. MANCHESTER UNITY INDEPENDENT	ORDER OF ODD FELLOWS-continued.
Reg. No 23. Otago District—Dunedin—continued. 9. Waipori Lodge, Waipori. 10. Palmerston Lodge, Palmerston South. 11. Dalton Lodge, Balclutha. 12. Lake Wakatipu Lodge, Queenstown. 13. Cromwell Lodge, Cromwell. 14. Hand and Heart Lodge, Dunedin. 15. Oamaru Lodge, Oamaru. 16. Band of Friendship Lodge, Kakanui. 17. Tuapeka Pioneer Lodge, Lawrence. 18. Waitahuna Lodge, Waitahuna. 19. Bluespur Lodge, Bluespur. 20. Mosgiel Lodge, Mosgiel. 21. Mount Wendon Lodge, Waikaia. 22. Caversham Lodge, Caversham. 23. Valley Lodge, North-east Valley. 24. Naseby Lodge, Naseby. 25. Ngapara Lodge, Ngapara.	Reg. No. 23. 26. Dunback Lodge, Dunback. 27. Pride of Kaitangata Lodge, Kaitangata. 28. Milton Lodge, Milton. 29. United Brothers Lodge, Cambrian. 30. Waikaka Lodge, Waikaka. 64. Southland District—Invercargill. 1. Shamrock, Rose, and Thistle Lodge, Invercargill. 2. St. George Lodge, Invercargill. 3. Lumsden Lodge, Lumsden. 4. Winton Lodge, Winton. 5. United Gore Lodge, Gore. 6. Awarua Lodge, Campbelltown. 8. Riversdale Lodge, Riversdale. 9. Mataura Falls Lodge, Mataura. 10. Star of the West Lodge, Nightcaps.
II. INDEPENDENT ORDER OF	ODD FELLOWS (AMERICAN).
146. Grand Lodge of New Zealand—Dunedin. 1. PioneerLodge, 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. 25. Gladstone Lodge, Fairlie Creek. 26. Mataura Lodge, Mataura. 27. Kawakawa Lodge, Kawakawa. 28. Orient Lodge, Palmerston North. 29. Kaeo Lodge, Kaeo.	146. 31. Washington Lodge, Sydenham. 32. Linden Lodge, Kaikorai. 35. Otaki Lodge, Otaki. 37. Popotunoa Lodge, Clinton. 39. Hope of Maheno Lodge, Maheno. 44. Waiareka Lodge, Weston. 46. Rangitikei Lodge, Bull's. 47. Star of Eden Lodge, Ponsonby. 48. Britannia Lodge, Campbelltown. 49. Northern Wairoa Lodge, Ie Kopuru. 50. Myrtle Rebekah Lodge, Auckland. 51 Aparima Lodge, Otautau. 52. Linda Rebekah Lodge, Roslyn. 53. Victoria Rebekah Lodge, Wellington. 54. Wynyard Lodge, Auckland. 55. Opetiki Lodge, Opotiki. 56. Naomi Rebekah Lodge, Christchurch. 57. Star of Waiuku Lodge, Waiuku. 58. Owaka Lodge, Owaka. 59. Star of Gisborne Lodge, Gisborne.
III NAMONAY INDURANDAN	M Oppor of Opp Fritour
111. NATIONAL INDEPENDEN 160. Auckland Provincial District—Auckland. 1. Auckland Pioneer Lodge, Auckland.	T ORDER OF ODD FELLOWS. 2. United Brothers Lodge, Newton.
IV. British United O	RDER OF ODD FELLOWS.
311. Aorangi Lodge, Wellington.	
V ANGIRNA OPPI	тр он Рориспира
17. Auckland District—Auckland. 1. Court City of Auckland, 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. 18. Chisman, Auckland. 19. Waihi, Waihi. 20. Townley, Gisborne. 21. Pride of Waitekauri, Waitekauri. 22. Aroha, Te Aroha. 23. Birkenhead, Birkenhead.	ER OF FORESTERS. 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. 7. Pride of New Plymouth, New Plymouth 8. Opunake, Opunake. 55. Court Waireka—New Plymouth. 144. Wellington District—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.
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, Makotuku. 10. "Rising Sun, Dannevirke. 11. "Waitangi, West Clive. 12. "Redclyffe, Taradale. 14. "Viking, Norsewood.	11. "Loyal Enterprise, Masterton. 12. "Marquis of Normanby, Carterton. 13. "Little John, Marton. 14. "Wairarapa, Greytown. 16. "Woodville, Woodville. 17. "Loyal Halcombe, Halcombe. 18. "Pohangina, Ashhurst. 19. "Epuni, Petone. 20. "Pahiatua, Pahiatua. 21. "Kopuaranga, Mauriceville. 22. "Hunterville, Hunterville. 23. "Sir William Jervois, Newtown. 24. "Pride of Levin, Levin. 25. "Bloomfield, Hutt. 26. "Activity, Ohingaiti. 27. "Makakahi, Eketahuna.

LIST OF REGISTERED SOCIETIES, ETC.—continued.

V. ANCIENT ORDER OF FORESTERS-continued.

Reg. No.

144. Wellington District—Wellington—continued.

28. Court Lady Glasgow, Wellington.

29. Primrose, Petone.

30. Star of Levin, Levin.

31. Pride of Palmerston North, Palmerston N.

32. Pride of Foxton, Foxton.

Purply Raetahi. Reg. No. 143. Court Queen of the Isles—Lyttelton. South Canterbury District—Timaru.
 Court Southern Cross, Timaru.
 Progress, St. Andrew's.
 Court Foresters' Pride—Waimate. 33. " Ruapehu, Raetahi.
34. " Pongaroa, Pongaroa.
34. Court Sir George Grey—Wellington. 10. United Otago District-Dunedin. 1. Court Enterprise, Dunedin.
2. Pride of Dunedin, Dunedin.
3. Pride of Oamaru, Oamaru. 4. Nelson District-Nelson. Robin Hood, Port Chalmers. Roxburgh, Roxburgh. St. Andrews, Caversham. Court Pride of the Forest, Wakapuaka. Concord, Greymouth. Sherwood Forest, Stoke. 7. 8. 3. Pride of Alexandra, Alexandra. Bruce, Milton. Pride of the Lake, Queenstown. Robin Hood, Nelson. Aorere, Collingwood. Inangahua, Reefton. Unity, Havelock. 12. 13. 6. Excelsior, Mornington.
Pride of the Leith, Dunedin.
Havelock, Waitahuna. Perseverance, Motueka. Charleston, Charleston. Royal Oak, Westport. 15. 16. 9. Star of the South, Invercargill.
Star of the Dunstan, Clyde.
Little John, Roslyn.
Royal Oak, Wyndham.
Southern Star, Bluff.
Woodland's Pride, Dunedin. 10. Canterbury United District—Christchurch.
 Court Pride of Courtenay, Courtenay.
 Thistle of the Forest, Sydenham. 18. 19. 20. Thistle of the Forest, Sydenham.
Woodford, Kaiapoi.
Papanui, Papanui.
Ashburton, Ashburton.
Star of Dunsandel, Dunsandel.
Star of Belfast, Belfast.
Queen of Canterbury, Christchurch.
Victoria, Kaiapoi.
Star of Canterbury, Christchurch. 21 8. 23. "Queen of the South, Invercargill.
24. "Star of the Forest, Woodlands.
114. Court Star of Tuapeka—Lawrence. 9. 10. 11. 13. Court not in any District. 88. Court Coromandel—Coromandel.

VI. Ancient Order of Shepherds.

11. Sanctuary Sir George Grey—Wellington.

VII. United Ancient Order of Dauds.

296. Grand Lodge of North Island—Wellington.

1. Orous Lodge, Palmerston North.
3. Horowhenua Lodge, Levin.
4. Otaki Lodge, Otaki.
5. Stonehenge Lodge, Masterton.
6. Bishop Lodge, Wanganui.
7. Turanganui Lodge, Gisborne.
8. Auckland Lodge, Auckland.
9. Pacific Lodge, Wellington.
10. Blenheim Mistletoe Lodge, Blenheim.
11. Totara Lodge, Qarterton.
12. Star of Egmont Lodge, Patea.
13. Morgan Lodge, Marton.
14. Holly Lodge, Patea.
15. Hawera Lodge, Hawera.
16. Star of Paeron Lodge, Paeroa.
18. Moturoa Lodge, Wellington.
20. Ponsonby Lodge, Ponsonby.
21. Pride of Waihi Lodge, Waikin.
22. Victoria Lodge, Waikin.
23. Manakau Lodge, Markau.
24. Pahiatua Lodge, Bahiatua.
25. Coronation Lodge, Waikin.
26. Alexandra Lodge, Christchurch.
27. Rushine Lodge, Dannevirke.
28. Shannon Lodge, Shannon.
29. Eltham Lodge, Eltham.
30. Mungaroa Lodge, Upper Hutt.
31. Inglewood Lodge, Christchurch.
4. Ethelbert Lodge, Springston.
5. Lyttellon Hearts of Oak Lodge, Lyttelton.
6. Star of Anglesse Lodge, Lincoln.
7. Perseverance Lodge, Admerley.
9. Anchor Lodge, Woolston.
VIII. Indeprendent Oene for Rechaettes.
190. New Zealand District—Auckland.
11. Timaru Lodge, Christchurch.
12. Ivy of Linwood Lodge, Cinristchurch.
13. Tratalgar Lodge, Kaispoin.
14. Star of Ashburton Lodge, Ashburton.
15. Oak of Sydenham Lodge, Claristchurch.
16. Old Oak Lodge, Spelchham Lodge, Pdehnam.
16. Old Oak Lodge, Spelchham.
16. Old Oak Lodge, Spelchham.
16. Old Oak Lodge, Spelchham.
16. Old Oak Lodge, Christchurch.
19. Olde Reachiffs.
10. Uity of Einwood Lodge, Christchurch.
11. Timaru Lodge, Christchurch.
12. Ivy of Linwood Lodge, Christchurch.
13. Tratalgar Lodge, Christchurch.
14. Star of Ashburton Lodge, Mathon.
15. Oak of Sydenham Lodge, Christchurch.
16. Old Oak Lodge, Spelchham.
16. Old Oak Lodge, Spelchham.
16. Old Oak Lodge, Opple.
17. Ellesmere Lodge, Christchurch.
18. Oire Brach Lodge, Opple.
19. Oake Lodge, Opple.
19. Oake Lodge, Opple.
19. Oake Lodge, Opple.
19. Oake

190. New Zealand District—Auckland.

1. Hope of Auckland Tent, Auckland.
2. Eden Tent, Newmarket.
3. Northern Star Tent, Aratapu.
4. Star of Hauraki Tent, Thames.
6. Gordon Tent, Onehunga.
10. Whangaroa Tent, Whangaroa.
11. Advance Tent, Waihi.

110. New Zealand Central District—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.

LIST OF REGISTERED SOCIETIES, ETC.—continued.

VIII. INDEPENDENT ORDER OF RECHABITES-continued.

VIII. INDEPENDENT ORDER	of Rechabites—continued.
	Reg. No. 110. 31. Progress Tent, Kaikora, Hawke's Bay. 37. Rescue Tent, Nelson. 38. Onward Tent, Palmerston North. 40. Gisborne Tent, Gisborne. 41. Pride of Egmont Tent, Hawera. 42. Pahiatua Tent, Pahiatua. 43. Brightwater Tent, Brightwater. 44. Lily of the South Tent, Invercargill. 45. Wai Aroha Tent, Stratford. 46. Moa Tent, Inglewood. 47. New Century Tent, Levin. 48. Waingongoro Tent, Cardiff. 49. Star of New Zealand Tent, Gisborne. 98. Star of Hope Tent.—Hokitika.
 National Division of New Zealand—Linwood. Helpmate Division, Ashburton. Resolution Division, Rangiora. Excelsior Division, Addington. Elim Division, St. Albans. Advance Division, Wellington. 	170. 10. Sunbeam Division, Wanganui. 11. Hope of Sydenham Division, Sydenham. 15. Perseverance Division—Christchurch. 118. Antidote Division—Dunedin. 147. Progress Division—Kaiapoi.
X. HIBERNIAN AUSTRALASIA 198. New Zealand District—Auckland. 2. St. John's Branch, Leeston. 3. St. Patrick's "Christchurch. 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 "Grahamstown. 16. Waipawa "Waipawa. 17. St. Joseph's "Hastings. 18. St. Joseph's Branch, Dunedin.	N CATHOLIC BENEFIT SOCIETY. 198. 19. Charleston " Charleston. 21. Greymouth " Greymouth. 22. Onehunga " Onehunga. 25. St. Michael's " Masterton. 26. St. Patrick's " Oamaru. 27. St. John's " Napier. 28. Our Lady of Perpetual Succour Branch, Milton. 29. St. Patrick's Branch, Waimate. 30. St. Columbkillie's Branch, Denniston. 31. St. Canice's Branch, Westport. 32. St. Patrick's " Gisborne. 33. St. Patrick's " Palmerston North. 34. St. Patrick's " Reefton.
XI. PROTESTANT ALLIANCE FREE 197. Grand Council of New Zealand—Thames. 1. Prince of Wales Lodge, Thames. 3. Excelsior Lodge, Green Island. 4. Wickliffe "Napier. 5. John Knox "Wellington. 6. Alexandra "Auckland.	ENDLY SOCIETY OF AUSTRALASIA. 197. 9. Triumph Lodge, South Dunedin. 11. Star of Hastings Lodge, Hastings. 12. Valley True Blue "North-east Valley. 14. Star of Oamaru "Oamaru. 18. St. Albans Auckland.
XII. Railway B 161, Otago Railway Employee	senerit Societies. s' Benefit Society—Dunedin
101. Otago hanway Employee	s benefit Society—Dunedin.
 Grey Valley Accident Relief Fund—Brunnerton. Denniston Collieries' Medical and Accident Relief Association—Denniston. United Fire-brigades' Accident Assurance Society of New Zealand—Napier. Wellington Friendly Societies' Jubilee Orphanage Society—Wellington. 	306. Waikato Medical and Accident Society—Huntly. 307. Millerton Colliery Medical and Accident Relief Association—Granity.
293. Blackball Colliery Accident Relief Fund Society— Blackball.	313. Auckland United Friendly Societies' Dispensary, Auckland.
299. Auckland Labourers' Accident Fund Association— Auckland.	316. Auckland United Friendly Societies' Medical Institute, Auckland.
300. Wellington Wharf Employees' Society—Wellington.	
	RIENDLY SOCIETIES.
288. Court Pride of the Forest, A.O.F.—Dunedin. 290. Court Pride of Invercargill, A.O.F.—Invercargill.	303. Kalapoi Lodge, M.U.I.O.O.F.—Kalapoi. 314. Court Pride of Napier, A.O.F.—Napier.
XV. Working	3-MEN'S CLUBS.
151. Wellington Working - men's Club and Literary Institute—Wellington.	264. Richmond Working-men's Club—Richmond, Christ- church.
162. Christchurch Working - men's Club and Mutual School of Arts—Christchurch.	
186. Greytown Working-men's Club—Greytown. 202. Club Garibaldi—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. 287. Wellington Social Club—Wellington.
215. Auckland Working men's Club and Mechanics' Institute—Auckland.	305. Oxford Working men's Club—East Oxford. 309. Napier Working men's Club—Napier.
 Kaiapoi Working-men's Club—Kaiapoi. Petone Working-men's Club and Literary Institute—Petone. 	317. City Working men's Club—Wellington. 318. North Island Brass Band's Association—Palmersto North.
	THORISED SOCIETIES.
 Grand Lodge of New Zealand of the Independent Order of Good Templars—Dunedin. Pioneer Lodge, Dunedin. Aggressive Lodge, Blenheim. Dauntlese Lodge, Christchurch. 	 4. Hope of Christchurch Lodge, Christchurch. 6. Pioneer Lodge, Wellington. 7. Star of South Canterbury Lodge, Waimate. 9. Loyal Nelson Lodge, Nelson. 12. West Coast Pioneer Lodge, Greymouth.

LIST OF REGISTERED SOCIETIES, ETC .- continued.

XVI. SPECIALLY AUTHORISED SOCIETIES—continued.

		XVI. SPECIALLY AUT
log. N	ο.	
169.	Gra	and Lodge of New Zealand of the Independ
		Order of Good Templers-Dunedin-c
		tinued.
		Good Intent Lodge, Rangiora.
	17.	Robert Bruce Lodge, Bannockburn.
		Star of the East Lodge, Ashburton.
	19.	New Hope Lodge, Westport.
	21.	Haste to the Rescue Lodge, Havelock.
	24.	Reefton Fraternal Lodge, Reefton.
		Pride of Hawke's Bay Lodge, Port Ahuriri.
	31.	Premier Lodge, Hokitika.
		Hope of Stafford Lodge, Stafford.
	33.	Providence Lodge, Courtenay.
		Golden Stream Lodge, Alexandra, Otago.
	37.	New Era Lodge, Purakanui.
		Second-to-none Lodge, Pigeon Bay.
	41.	Hope of Brunnerton Lodge, Brunnerton.
		Woodstock Lodge, Woodstock.
	44.	New River Pioneer Lodge, Dunganville.
	47.	Victory Lodge, No Town.
	4 8.	Victoria Lodge, Noble's.
	50.	Victoria Lodge, Noble's. Kumara Lodge, Kumara.
	53.	Rock of Freedom Lodge, Ashley Bank.
	54.	Hearts and Homes Lodge, Orepuki. Dawn of Peace Lodge, Ashburton.
	57.	Dawn of Peace Lodge, Ashburton.
		True Blue Lodge, Waitahuna.
	66.	St. Helena Lodge, Greymouth.
		Phœnix 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.	Heart and Hand Lodge, Lumsden. 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.
		Loyal Marine Lodge, Nelson.
		Union of Otago Temple, Dunedin.
		St. John's Lodge, Wellington.
		Southern Star Lodge, Wanganui.
1	.02.	Unity Degree Temple, Ashburton.

ture Trade Association.

Reg. No.

dent | 169. 104. Lily of the Valley Lodge, North Dunedin.

con: 106. Bushman's Pride Lodge, Alford Forest.

107. Hope of Wakefield Lodge, Wakefield.

108. Pride of Dunedin Lodge, Dunedin.

110. Seashell Lodge, Lyttelton.
112. Lifeboat Lodge, Timaru.
113. Rose of Springburn Lodge, Springburn.
185. Invercargill Total Abstinence Society—Invercargill.
223. Invercargill United Friendly Societies' Dispensary

—Invercargill.

228. Canterbury Engineers' Band—Christchurch.

229. Sydenham and Suburban Co-operative Money Club

-Sydenham.

—Sydennam.

241. New Zealand Friendly Societies' Guarantee Association—Wellington.

242. Dunedin United Friendly Societies' Dispensary—
Dunedin.

245. Star of Newtown Lodge, I.O.G.T.—Wellington.

246. Lyttelton United Friendly Societies' Dispensary-Lyttelton.
248. Timaru United Friendly Societies' Dispensary —

Timaru.

251. New Zealand Foresters' Guarantee Association—
Christchurch.

Christchurch.

255. Temple of Peace Lodge, I.O.G.T.—Kaiwarra.

257. Opotiki Gospel Temperance and Mutual Improvement Society—Opotiki.

262. Auckland Caledonian Society—Auckland.

263. Stanmore Brass Band—Linwood.

266. Sydenham Brass Band—Sydenham.

266. Sydenham Brass Band—Sydenham.
268. Newton Band Society—Newton.
270. Auckland Burns Club—Auckland.
275. Ivy of Linwood Co-operative Money Club—Christ-church.
276. Waimate Brass Band—Waimate.
283. Hawke's Bay United Friendly Societies' Dispensary

-Napier

284. Christchurch and St. Albans Co-operative Money Club—Christchurch.

285. Westport City Band Society—Westport. 294. Wellington United Friendly Societies' Dispensary—Wellington.

APPENDIX III.

REGISTERED TRADE-UNIONS, as on the 31st December, 1903.

Reg. No.	Reg. No.
1. Christchurch Operative Bootmakers' Society.	22. New Zealand Federated Fellmongers', Skinners',
2. Dunedin Operative Bootmakers' Union.	Tanners', and Curriers' Union.
	23. New Zealand Federated Butchers' Employees' Union.
Cooks' Union of Australasia.	24. Amalgamated Labour Union.
5. Wellington Operative Bootmakers' Society.	25. New Zealand Gasworks Employees' Union.
7. Operative Bakers' Association of Dunedin.	27. Shipmasters' Association of New Zealand.
8. Grey Valley Coal-miners' Association.	29. United Millers', Engine-drivers', and Mill Employees
9. New Zealand Federated Boot-trade Union.	Society of New Zealand.
14. Mercantile Marine Officers' Association of Australasia.	32. Dunedin Cabmen's Union.
15. New Zealand Federated Wharf Carters', Express-	33. New Zealand Workers' Union.
men's, and Storemen's Union.	34. Thames Miners' Union.
16. Southland Trades and Labour Union.	35. United Employees' Society of Boilermakers and Iron-
17. Associated Iron and Brass Moulders of New Zealand.	ship Builders of New Zealand.
18. Amalgamated Society of Railway Servants of New	36. New Zealand Boot-manufacturers' Association.
Zealand.	40. Hawke's Bay Operative Bootmakers' Society.
19. New Zealand Fishermen's Union.	41. Wellington Eight Hour Federated Union.
20. New Zealand Federated Timber-workers' and Furni-	42. Napier Carpenters' and Joiners' Union.

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 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.

<	
Ξ	
-	•
ρ	
◁	
E	
_	١
	l
~	
څ	
ŏ	
-	
ρ	
-	
_	
μ	
>	
Ξ	
뽀	
HH	
_	
7	
5	
1	
Ω	•
_	•
F	
_	
\mathcal{L}	
Ē	
H	
=.	
Ξ	
_	
'n	
6	
≥	
$\dot{}$	
\Rightarrow	ٔ
•	•
ď	
Z	
\subset	
\subset	
\subset	
ATTO	
ATI	
\subset	
LIT A TITO	
ATI	
A T.II A TITO	
LIT A TITO	
VAT, ITATIO	
A T.II A TITO	
VAT, ITATIO	
OF VALITATIO	
VAT, ITATIO	
V OF VALITATIO	
OF VALITATIO	
V OF VALITATIO	
MARY OF VALITATIO	
V OF VALITATIO	
MARY OF VALITATIO	
WIMARY OF VALITATIO	
MARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	
WIMARY OF VALITATIO	

				Rate of Interest.	nterest.		Ĭ	Liabilities.			ļ		Assets.					(ser
Money of Coolers on District	CE/Th.or.		Mumber			Pres	Present Value of					Prese	Present Value of					rseets a ber rench
and Branch.	opened.	Valua- tion.	Members.	Credited for Period.	Employed in the Valuation.	Sickness Benefit.	Funeral Benefit.	Contribu- tion to Funeral Fund.	Manage- ment and other Funds.	Total.	Annual Income from Contributions.	me Contri- tions for Benefits.	i- Propor- i- tion of Funeral Benefits re- assured.	Total Funds.	Total.	Surplus.	Surplus, Deficiency.	A nount of A Liabilitie Liabilitie Li ii Deficiency
M.U.I.O.O.F. Motucka District Good Intention Takaka South Star	1850 1860 1863 1883	31 Dec., 1901	163 86 93 58	Per Cent. Per Cent. 4·22 4·00 3·77 3·75 3·91 4·00	Per Cent. 4·00 4·00 3·75 4·00	£ 6,798 3,938 4,149 2,016	£ 1,520 802 908 450	ਖ਼ : : : :	β 39 134 20 33	8,357 4,874 5,077 2,499	£ s. 249 1 126 17 1 155 18 1 96 9 1	d. £ 4,053 111 1,917 110 2,585 10 1,708	ರ್ಜ-ಗು⊗ ಈ ::::	£ 4,272 2,844 1,641 597	8,325 4,761 4,226 2,305	ਰ੪ : : : :	£ 32 113 851 194	s. d. 19 ii 19 io 16 3
Total	:	:	400	;	:	16,901	3,680	:	226	20,807	628 8	0 10,263	:	9,354	19,617	:	1,190	:
North Canterbury Dist.— City of Christchurch Lodge	1853	31 Dec., 1901	490	3.80	3.75	19,177	6,482	:	2,500	28,159	785 14 1	10 12,445	.:	13,784	26,229	:	1,930	18 5
Kaiapoi Lodge Volunteer Benevolent	1858 1866 1866		130 184 120	3.72 5.52 4.50	3.75 4.00	4,860 6,317 4,462	1,609 2,125 1,406	:::	108 49 600	6,577 8,491 6,468	202 11 307 4 206 14	ພຸກາ ເຄັ	9 - 8	2,482 1,672 3,867	5,818 6,679 7,035		759 1,812	
rerseverance " Malvern " Phillipstown "	1872 1877 1879		58 88 88	2:57 2:06	4 50 6 00 7 00 7 00	7,370 2,413 2,648	2,441 622 862	:::	37	9,811 3,072 3,527		8 1,805 8 2,010		1,907 711 281	6,829 2,516	:::	2,982 556	13 E1 16 4
	1880		107	8.55 3.55	3.50	3,930 2,192	1,163	:::	16	5,121 2,927			: : : 	1,273	4,182	: : :	939	15 16 17 19
Addington " Coleridge " Heart of Oak	1882 1883 1885	: 1	106 74	1:13 3:16	9:50 9:25 6:50	4,953 2,707	1,627	• •	84 128	6,664 3,697 7,154	170 10 115 18 7 7	4 3,530 4 2,262	::	1,641	5,171 2,927	::	1,493	12 12 13 15 15 15 15 15 15 15 15 15 15 15 15 15
	1886 1887		522	4.30 1.90	4.00 5.50	1,566	517	: : :	S 60 60	2,116 3,219			:::	477	2,474 2,340	358	÷0±	
Tamahine " Sister Pearce " District Members	1896 1896 		47 58 3	:::	2.50 4.00	1,130 1,529 133	167 246 26	:::	34	1,326 1,809 159	36 11 58 19 5 7		::::	48	1,391 72	::::	371 418 87	151 151 154 151
Total	:	:	1,855	:	:	71,404	22,841	:	4,052	98,297	2,977 9 1	10 52,332	2	31,857	84,189	925	15,033	:
A.O.S. Sanctuary Sir George Grey	1865	31 Dec., 1901	63	5.95	4.00	1,763	344	:	41	2,148	68 17	0 989	:	1,084	2,073	:	75	19 3
M.U.I.O.O.F. North Westland District— Westport Lodge Charleston " Reetfon Waimangaroa Blackball	1867 1867 1872 1886 1898	31 Dec., 1902 ,	91 54 95 40 23	6.47 5.77 6.47 1.57	4.00 4.00 4.00 3.00 3.00	4,107 3,009 6,129 1,813 1,237	923 639 906 402 215	:::::	579 259 69 5	5,609 3,907 7,104 2,220 1,472	173 18 96 17 179 12 73 12	7 2,581 0 1,256 3 2,830 3 1,515 3 942	1.0000	4,157 2,473 3,289 307 75	6,738 3,729 6,119 1,822 1,017	1,129	 178 985 398 455	
Total	:	:	303	:	:	16,295	3,085	:	932	20,312	568 7	5 9,124		10,301	19,425	1,129	2,016	

APPENDIX V.—continued.

VALUATION STATISTICS, ETC., FOR 1903.—TABLE B.

Name of Society, or District and Branch.	Number of Members.	Average Age.	Average Annual Contribu- tion.	Equa	during Quinc) or less (-) l to (=) than d Friendly 1897.	than or	Surplus (+) or Deficiency (-)	(+) or (-) at previous Valuation.
				Mortality.	Sickness.	Cost of Sickness.	per Member.	
M.U.I.O.O.F.				D C	Day Claud	Don Cont	£	£
Motueka District—	163	37.75	s. d. 30 8	Per Cent. - 18	Per Cent.	Per Cent.	- 0.50	+ 1.18
Motueka Lodge Good Intention "	86	45.52	20 5	- 16 - 85	-38	- 28	- 1.31	+ 1.88
PP 1 1	93	38.89	33 7	+ 11	- 3c - 32	- 12	- 9:15	- 5.56
Takaka " South Star "	58	30.07	33 2	-42	-18	- 8	- 3.34	- 4.77
South Stat "								
Total	400			- 37	-20	- 13	- 2.98	
North Canterbury Dist							I	
City of Christchurch	490	40.40	32 0	- 39	-15	- 2	- 3.94	- 1.33
Lodge	100	90.19	31 2	- 82	1 90	+ 21	- 5.84	- 3.73
Kajapoi Lodge	130 184	38·13 36·86	31 2 33 5	- 82 - 28	$+38 \\ + 4$	+ 21 + 11	- 9:84	- 373
Volunteer " Benevolent "	120	40.16	34 5	0	$+\frac{1}{2}$	+ 10	+ 4.73	+12.46
Benevolent , Perseverance ,	150	39.21	33 7	=	+51	+ 31	-19.89	- 7.86
Malvern "	63	31.38	32. 7	- 50	+45	+ 35	- 8.83	- 3.75
Phillipstown' "	58	33.74	33 0	0	+12	+ 22	-21.31	-11.61
Leeston "	107	34.42	32 2	- 74	+14	+24	- 8.78	- 6.19
Papanui "	61	33.75	32 7	- 52	-62	- 64	- 5.20	- 5.40
Addington "	106	33.95	32 2	- 72	+17	+ 23	-14.09	- 2.88
Coleridge "	74	31.52	31 5	0	+28	+ 48	-10.40	- 6.16
Heart of Oak "	99	34.50	37 2	0	- 5	$+ 15 \\ - 24$	- 4·89	-7.02 + 1.25
Riccarton "	52	30.71	35 0 33 2	+ 39	-32	-24 + 36	+ 6.90 -16.58	$+ 1.25 \\ - 6.53$
Jubilee	53 47	33·60 22·28	33 2 15 7	- 46 0	$+21 \\ +71$	+ 91	- 7·89	- 0 55
Tamahine (Female) Lodge	41	22 20	19 7	U	711	T 01	100	
Sister Pearce (Female)	58	27.88	20 5	0	+78	+100	- 7.20	•••
Lodge District Members	3	50.00	35 10	0	-13	+ 24	-29.00	••
Total	1,855			- 51	+ 6	+ 12	- 7.61	
A.O.S. Sanctuary Sir George	63	44.98	21 9	- 54	+25	+ 15	- 1.19	
Grey Bir George								ļ
M.U.I.O.O.F.							i	
North Westland District-	,			İ	1			
Westport Lodge	91	41.77	38 2	- 42	-48	– 2 9	+12.40	+14.38
Charleston "	54	50.13	35 9	- 36	+10	+ 11	- 3.30	- 4.24
Rectton "	95	38.80	37 10	+168	+78	+ 57	- 10.37	+ 3.87
Waimangaroa "	40	29.50	36 10	+ 79	+19	$+32 \\ +52$	- 9·95 - 19·78	- 0.39
Blackball "	23	29.26	38 7	0	+42	+ 52	-19.19	• • •
Total	303			+ 12	+11	+ 14	- 2.93	

TABLE I.—Number of Members and Amounts of Benefit and other Funds, as on the 31st December, 1902, of all Friendly Societies and Branches from which Returns were received in accordance with the Act.

NAME OF SOCIETY AN	ND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
M.U.I.O.O. Auckland District— Fountain of Friends	ship Lodge		1844 1850	470 336	£ s. d. 21,631 13 0 6,276 5 8	£ s. d. 15,153 7 3 5,980 17 2	£ s. d. 6,478 5 9 295 8 6	£ + 6.88 + 3.81
Good Intent Parnell	"	Parnell	1859	174	4,892 4 11	3,258 1 10	1,634 3 1	+ 4.42
Charles Bruce	,,	Thames	1865	178	2,551 4 11	2,428 6 1	122 18 10	+ 0.86
Waikato	"	Cambridge	1866 1867	268 77	4,339 15 11 663 2 5	4,103 17 10 645 18 1	235 18 1 17 4 4	- 5·46 + 1·90
Duke of Cambridge Gisborne	"	Gisborne	1874	132	3,318 5 8	2,513 18 4	804 7 4	+ 1·90 + 5·83
Howick	,,	Howick	1876	77	1,420 14 7	1,321 5 11	99 8 8	- 0.77
Whangarei	*	Whangarei	1881	33	$980 7 7 \\ 912 0 7$	973 4 8 901 5 2		+18.83
Franklin Warkworth Pioneer	. "	Otahuhu Warkworth	1881 1884	93 65	912 0 7 399 9 9	901 5 2 385 5 4	10 15 5 14 4 5	+ 0·92 - 1·88
Hauraki	,,	Coromandel	1895	72	561 5 6	500 3 11	61 1 7	
Hokianga	"	Rawene	1896	45	73 9 8 391 4 7	63 2 6	10 7 2	
Karangahake John Leydon	*	Karangahake Waihi	1897 1897	134	391 4 7 529 0 8	336 0 6 472 16 5	55 4 1 56 4 3	• •
Jubilee	"	Paeroa	1897	79	261 7 0	241 7 0	20 0 0	• •
Manukau Waitekauri aud G Lodge	olden Őros	S Waitekauri	1898 1899	46 104	150 12 5 399 19 1	128 10 9 379 14 1	22 1 8 20 5 0	••
Waipu Lodge	· . ' .		1900	53	135 7 4	132 8 3	2 19 1	
Mangonui " Hot Springs "		. Mangonui Te Aroha	1900 1900	34 29	88 3 8 75 0 11	48 12 9 56 17 3	39 10 11 18 3 8	• •
Central Body		. Auckland	1300		12,873 7 1	12,723 15 7	149 11 6	• •
v								
Total	•••	•	•••	2,681	62,924 2 11	52,748 16 8	10,175 6 3	
Hawke's Bay District		. Napier	1056	301	8,852 2 1	8,225 14 5	626 7 8	1.1.74
Napier Lodge Meeanee "	· · · ·	m	1856 1871	52	8,852 2 1 554 18 5	554 18 5	626 7 8	+14.74 -0.92
Abbotsford "		. Waipawa	1873	207	6,215 18 11	6,210 15 10	5 3 1	+10.33
Clive "		1	1876	28	$\begin{bmatrix} 1,036 & 2 & 1 \\ 2,737 & 14 & 9 \end{bmatrix}$	1,010 13 10	25 8 3	+12.78
Hastings " Tavistock "		. Hastings . Waipukurau	1878 1879	181	1,201 7 0	$\begin{bmatrix} 2,608 & 1 & 6 \\ 1,181 & 17 & 2 \end{bmatrix}$	129 13 3 19 9 10	$^{+}$ $^{3\cdot74}$ $^{+}$ $^{11\cdot38}$
Woodville "		. Woodville	1880	24	1,075 19 6	1,050 16 9	2 5 2 9	+19.76
Ruahine "		. Hampden	1885	73	776 12 6	771 11 4	5 1 2	+ 3.25
Forest Home " Dannevirke "		. Ormondville . Dannevirke	1887 1888	49 131	344 5 6 933 10 10	313 8 1 884 16 8	30 17 5 48 14 2	- 1·24 + 0·33
Maraekakaho "		3.6 3 .3 1	1891	37	384 11 8	384 11 8		+ 2.60
Central Body		. Napier			355 11 _. 9	294 4 9	61 7 0	• •
Total	∴ .			1,150	24,468 15 0	23,491 10 5	977 4 7	
New Plymouth Distri		37 - T)	1050	905	4.911 6 11	4 001 10 4	10 14 5	* #o
Egmont Lodge Excelsior "		. New Plymouth	1857 1865	$\begin{array}{c c} 207 \\ 112 \end{array}$	4,911 6 11 3,998 19 7	4,891 12 4 3,998 19 7	19 14 7	- 5·79 + 6·27
Waitara "		. Waitara	1876	50	1,607 15 3	1,557 7 10	50 7 5	+ 4.63
Union "		. Hawera	1881	111	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	1,639 18 11	76 2 9	- 3.86
Manaia " Eltham "	••	. Manaia . Eltham	1887	71 56	1,112 7 5 351 5 7	1,084 10 3 351 5 7	27 17 2	$+ 4.12 \\ - 4.62$
Midhirst "		. Midhirst	1893	64	293 3 7	211 6 8	81 16 11	- 1.03
Central Body		. New Plymouth	•••	• •	542 15 5	482 14 9	60 0 8	••
Total				671	14,533 15 5	14,217 15 11	315 19 6	
Wanganui District—								
Wanganui Lodge		. Wanganui	1858	208	8,666 15 9	6,109 0 3	2,557 15 6	– 6 ⋅05
Manawatu " Manchester "		Palmerston N. Feilding	1881 1883	119 79	1,588 18 11 635 15 6	1,510 18 5 591 4 7	78 0 6 44 10 11	• •
Manchester " Apiti "		. Apiti	1894		249 6 1	215 6 9	33 19 4	• • •
Awarua "		. Ohingaiti	1894		361 6 4	356 10 0	4 16 4	
Rangitikei " Hautapu "		. Mangaweka . Utiku	1895 1897	34 15	217 19 4 101 4 0	215 16 4 84 13 1	2 3 0 16 10 11	••
Central Body		. Wanganui			130 15 3	110 5 10	20 9 5	
Total	••			534	11,952 1 2	9,193 15 3	2,758 5 11	
Wellington District	. 1	337.33	1010	40-	10 200 1 0	10.050.10	000 0 0	. ===
Britannia L Antipodean	•	Wellington	1843	497 351	18,308 1 8 13,579 19 10	18,078 19 5 13,083 15 9	229 2 3 496 4 1	+7.76 +12.89
Rose of the Valley		. Lower Hutt	1849	129	2,805 3 11	2,558 3 0	247 0 11	- 1.24
Kainapoura	"	. Porirua	1857	13	404 9 0	390 13 0	13 16 0	- 6.02
Rose of Sharon St. George	**	Upper Hutt Pahautanui	1857 1867	62 24	1,329 2 3	1,309 19 8 402 15 8	19 2 7 9 9 5	- 0.23 -13.50
Unity		. Featherston	1872	64	1,001 5 5	1,000 13 6	0 11 11	+ 0.45
Combination	"	. Johnsonville	1876	31	758 13 4	561 12 5	197 0 11	+ 1.37
Heart of Oak Masterton	"	Carterton Masterton	1877	65 62	1,419 6 2 592 15 6	1,419 6 2 575 0 0	17 15 6	$\begin{array}{rrrr} - 3.70 \\ + 1.72 \end{array}$
Greytown	***	Greytown	1879	78	1,865 16 10	1.613 12 7	252 4 3	+ 4.68
Petone	"	Petone	1882	81	1,449 10 6	1,380 1 4	69 9 2	- 1.82
Eketahuna Martinborough	"	Eketahuna Martinborough	1887	71 33	713 8 8 264 9 3	620 14 8 252 10 7	92 14 0	+ 1.63 + 7.80
Martinborough	"	Marunborougi	1 1092	1 33	, 202 9 8	1 202 10 7	1 11 10 0	1 7 1 30

TABLE I.—Membership and Funds—continued.

Name of Society and Branch. Place of Establishment. Place of Est	Lurplus efficiency Member at last luation. £ - 0.57 - 0.17 - 0.32 - 1.23 + 3.88
Wellington District—continued. Mangatainoka Lodge Mangatainoka 1894 48 183 6 9 176 6 9 7 0 0 - Newtown Newtown 1897 68 294 6 10 275 5 0 19 1 10 - Victoria Diamond Levin 1897 28 117 9 5 104 4 5 13 5 0 - Sister Wallis Wellington 1895 33 79 15 5 62 13 4 17 2 1 - Widow and Orphan Society 1849 [56] 2,367 14 5 2,300 6 8 67 7 9 - 67 7 9 - - Central Body 1738 50,620 19 4 48,648 7 10 1,972 11 6 1,972 11 6 Marlborough District—	- 0·57 - 0·17 - 0·32 - 1·23
Marlborough District—	
Nelson District— Nelson Lodge Nelson 1842 220 3,815 0 9 3,810 5 3 4 15 6 Travellers' Rest " Richmond 1847 105 1,724 3 8 1,664 13 8 59 10 0 Howard " Nelson 1847 205 7,969 12 5 7,641 10 10 328 1 7 Mansion of Peace " Wakefield 1859 171 4,637 13 4 4,484 15 8 152 17 8	- 7·47 - 4·05 + 9·55 + 7·20 + 3·96
Good Intention Riwaka 1860 87 2,922 4 5 2,808 0 10 114 3 7 Takaka Takaka 1863 96 1,607 16 11 1,587 8 9 20 8 2	- 0·20 - 1·31 - 9·15 - 3·34
	- 2.97
Westport Lodge Westport 1867 91 3,942 9 11 3,942 9 11 - </td <td>+12·40 - 3.30 -10·37 - 9·95 -19·78</td>	+12·40 - 3.30 -10·37 - 9·95 -19·78
Total 303 10,135 1 5 10,007 16 6 127 4 11	-2.93
Waimea Stafford 1867 27 621 14 9 602 19 2 18 15 7 Greymouth Greymouth 1867 66 3,768 7 10 3,750 11 7 17 16 3	+ 1·78 - 47·94 + 3·31 - 25·59
Total 204 9,004 19 0 8,841 3 6 163 15 6	
Nil Desperandum " East Oxford 1868 94 2,279 16 10 2,187 2 3 92 14 7 Leithfield " Leithfield 1873 71 1,718 17 5 1,560 0 1 158 17 5 Cust " Cust 1874 76 1,016 9 9 1,013 19 9 2 10 0 Woodend " Woodend 1874 63 894 1 8 887 5 1 6 16 7 Oxford " West Oxford 1876 70 375 5 5 375 5 5 375 5 5 Ohoka " Ohoka 1876 75 954 17 7 954 17 7 Amberley " Amberley 1876 73 1,756 10 2 1,756 10 2	- 0·18 + 6·76 + 5·05 + 3·18 + 2·05 - 6·05 + 1·33 + 6·40 - 1·29 - 1·00
Total 953 17,321 0 6 16,774 15 1 546 5 5	
Kaiapoi " Sydenham 1858 131 2,535 1 2 2,451 8 11 83 12 3 Volunteer " Sydenham 1866 187 1,805 17 7 1,752 15 8 53 1 11 Benevolent " Christchurch 1866 122 3,862 8 11 3,807 19 7 54 9 4 Perseverance " Woolston 1872 150 1,897 6 4 1,897 6 4 1,897 6 4 Malvern " Waddington 1877 65 709 11 5 599 16 9 109 14 8 Phillipstown " Linwood 1879 70 245 0 6 215 10 5 29 10 1 Leeston 1880 115 1,365 1 0 1,324 9 3 40 11 9 Papanui " Papanui 1880 65 862 19 10 834 10 2 28 9 8 Addington " Addington 1882 109 1,617 10 7 1,544 3 2 73 7 5 Coleridge " Glentunnel 1883 78 690 10 7 550 1 4 140 9 3 Heart of Oak " Kaikoura 1885 98 1,336 19 10 975 7 9 361 12 1 Riccarton " Prebbleton 1887 53 489 15 7 459 13 9 30 1 10 Jubilee " Prebbleton 1887 53 489 15 7 459 13 9 30 1 10 Sister Pearce " Christchurch 1896 60 45 2 7 6 10 0 38 12 7 Tamahine " Christchurch 1896 56 2 0 3 2 0 3 Central Body " Christchurch 1896 56 2 0 3 2 0 3 Central Body " Christchurch 1896 56 2 0 3 2 0 3	- 3 94 - 5 84 - 9 84 + 4 73 - 19 89 - 8 83 - 21 31 - 5 20 - 14 09 - 10 40 - 4 89 - 6 90 - 16 58 - 7 20 - 7 89
Total 1,904 33,018 18 9 29,153 7 5 3,865 11 4 -	- 7.61

TABLE I.—MEMBERSHIP and Funds—continued.

		Τ.	ABLE I.—M	EMBE	_	and Fun	Ds-	-conunuea.		
Name of Society as	ND BRAN		Place of Establishment.	Year of Establish- ment.	Number of Members on Dec. 31, 1902.	Total Wor	rth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
M.U.I.O.O.F.—co	mtinued								ļ	
Lyttelton District—	mounuea	•					d.	£ s. d.	£ s. d.	£
City of Norwich Good Intent	Lodge	••	Lyttelton Akaroa	1850 1860	259 52	8,950 17 1,561 9		8,744 4 9 1,550 11 10	206 12 8 10 17 5	+11·78 8·63
Timaru	,,	• •	Akaroa Timaru	1864	293	4,093 7		3,762 0 7	331 6 8	-10.63
Heart of Friendship			Waimate	1871	78	844 4		815 11 11	28 12 5	-12.44
Hand of Friendship Hand and Heart		• •	Okain's Bay Pigeon Bay	1875 1876	37 50	843 16 936 5		824 8 8 908 17 2	19 7 11 27 8 8	- 6·12 - 6·48
Perseverance	~	• •	Barry's Bay	1881	39	668 0		643 11 9	24 8 10	- 3.48
Pleasant Point			Pleasant Pt.	1891	26	587 6		559 2 8	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	- 6·20 - 6·94
Wairewa Central Body	"	• • •	Little River Lyttelton	1897	41*	131 6 307 11		117 4 4 202 19 9	104 11 5	~ 0.94
v	••	••	2,000.001						j	
Total	• •	••	••	••	875	18,924 5	6	18,128 13 5	795 12 1	
Ashburton District -										
Ashburton Lodge	••	• •	Ashburton Waterton	1873 1881	169 59	2,638 9 994 19		2,556 19 10 994 3 7	81 9 4 0 16 4	+ 3·70 + 6·16
Waterton South Rakaia	• •	• •	South Rakaia	1881	46	1,656 5		1,535 12 10	120 13 1	+ 7.85
Pioneer "			Springburn	1881	56	891 16		882 6 6	9 10 4	+ 5.70
Tinwald " Methven "	• •	• •	Tinwald Methven	1882 1900	38 59	953 10 89 9		933 8 2 77 8 2	20 1 10 12 1 6	+ 8.32
Mayfield "	• •	• •	Mayfield	1901	24	60 4		52 5 10	7 18 9	
Central Body		••	Ashburton			677. 7	5	575 19 2	101 8 3	••
Total					451	7,962 3	6	7,608 4 1	353 19 5	
	•	•	, ,							
Otago District— Hand and Heart	Lodge		Dunedin	1848	575	25,274 3	8	22,915 2 6	2,359 1 2	+ 2.80
Dunedin	*			1862	302	13,387 16		12,855 10 0	532 6 10	+ 6.14
Dalton Prince of Wales	•	••	Balclutha Port Chalmers	$1864 \\ 1864$	215 128	3,825 10 3,065 8		3,430 19 11 2,979 3 10	394 10 5 86 4 4	- 4·61 + 3·22
Albion	~	• •	Dunedin	1864	214	3,524 6		3,460 5 4	64 1 5	- 5.30
Oamaru	"		Oamaru	1864	141		. 11	3,425 18 5	217 3 6	- 0.69
Tuapeka Pioneer Waitahuna	~		Lawrence Waitahuna	1865 1866	88 42	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	208 1 0 39 19 4	13·26 5·32
Prince Alfred	"		Waikouaiti	1866	53	2,696 15		2,667 2 11	29 12 7	+ 6.24
Waipori	"	• •	Waipori	1867	37	565 2		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	59 12 4 126 10 11	20·45 14·91
Bluespur Naseby		• • •	Bluespur Naseby	1867 1868	60 90	1,646 13 1,286 10		1,520 3 0 1,180 14 6	105 15 9	- 14·91 - 7·73
Alexandra	"		Pt. Molyneux	1869	44	2,016 15	9	1,936 13 3	80 2 6	+ 7.90
Roxburgh	~	••	Roxburgh	1869 1869	63 139	1,387 1 3,220 10		1,187 3 11 3,092 13 1	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$+ 0.02 \\ - 3.14$
Tapanui Lake Wakatipu	"	• • •	Tapanui Queenstown	1869	26	3,287 2		3,017 1 8	270 0 7	+53.70
Palmerston	"		Palmerston S.	1870	84	1,793 1		1,679 0 7	114 0 10	- 2.97
Cromwell Mount Wendon	*	• •	Cromwell Waikaia	1870 1871	120 45	4,928 14 2,047 19		4,432 4 0 2,038 7 10	496 10 10 9 11 2	-2.74 -10.57
Band of Friendship	"	• • •	Kakanui	1872	31	935 10	9	790 4 1	145 6 8	- 6.27
Outram	"	• •	Outram	1875 1879	187	2,891 10 3,601 15		2,850 7 4 3,495 17 1	41 3 3 105 18 8	+ 8·54 - 0·69
Mosgiel Caversham	"		Mosgiel Caversham	1881	183	2,295 0	_	2,245 1 6	49 19 2	- 0.69 - 4.85
Valley	*		N.E. Valley	1881	124	1,597 18	3 11	1,478 19 7	118 19 4	- 3.04
Ngapara Dunback	~	••	Ngapara Dunback	1891 1892	17 51	358 17 209 18		358 3 6 207 1 0	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	- 3·30 - 5·70
Pride of Kaitangate	a. "	• •	Kaitangata	1892	81	700 6		659 19 9	40 6 4	- 4·88
United Brothers	"	• •	Cambrian	1897	50		10	333 17 9 579 9 10	30 6 1 118 16 11	- 7·54
Milton Waikaka	"	• •	Milton Waikaka	1897 1899	145 28	698 6 88 4		579 9 10 82 13 0	5 11 5	- 5·77 · · ·
Central Body	• • •	• • •	Dunedin			1,190 5			1,190 5 4	
Total			••		3,429	96,324 5	0	88,953 0 4	7,371 4 8	
Southland District—		- •								
Shamrock, Rose, &T	histle L	odge	Invercargill	1860	322	9,261 8		9,121 4 7	140 3 11	- 4.16
St. George		"	W	1868	269	5,446 Q 920 18		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	- 4·58 - 5·36
Winton United Gore		"	Winton Gore	$1874 \\ 1878$	106 103	1,619 8		1,535 4 6	84 3 10	- 6·65
Lumsden		"	Lumsden	1882	107	1,190 18		1,163 17 0	27 1 6	- 8.09
Awarua Riversdale		"	Campbelltown Riversdale	1883 1889	83 23	1,164 18 183 2		$\begin{array}{cccccccccccccccccccccccccccccccccccc$	48 19 8 83 0 0	- 5·73 - 14·35
Star of the West		"	Orepuki	1899	33	77 2		75 1 3	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	••
Mataura Falls		,	Mataura	1900	26	56 5		34 13 1	21 12 7	••
Star of Nightcaps Central Body		"	Nightcaps Invercargill	1900	35	41 2 553 0		20 1 6 243 14 10	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	• •
v	••	••	involouight	••						
Total	••	••	••	••	1,107	20,514 5	0	19,656 11 3	857 13 9	
Total of Or	der		••		17315	425,684 8	3 1	387,205 7 5	38,479 0 8	
I.O.O.F.						1				
Grand Lodge of New			Dun : 3'	1000	100	800 0	. ^	200.10	£1 10 0	1.00
Pioneer Leith	Lodge	• •	Dunedin	1862 1867	105 92	$\begin{array}{cccccccccccccccccccccccccccccccccccc$		630 10 3 2,350 18 5	61 16 6 144 0 4	$-1.29 \\ +11.61$
Alfred	"		Oamaru	1869	110	1,733 13	0	1,705 16 7	27 16 5	+ 9.09
Star of Canterbury	"	• •	Timaru Temuka	1869 1874	49 54	616 2 706 10		602 13 6 677 2 1	13 9 5 29 8 0	$+2.00 \\ +12.41$
Alexandrovna Unity	,,	••	Temuka S. Dunedin	1874	154	467 1		453 12 0	.13 9 0	- 0.93
Victoria			Geraldine	1875	42	593 14	5	543 9 3	50 5 2	+ 7.58
Linden	*	••	Kaikorai	1875	72	929 14	11	870 10 9	59 4 2	+ 1.00

TABLE I.—Membership and Funds—continued.

Т	ABLE I.—M	EMBE	RSHIP	and Funds-	-continued.		
NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establish- ment.	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
I.O.O.F.—continued. Grand Lodge of N.Z.—continued. Southern Cross Lodge Pioneer of Southland Star of Auckland Prebbleton Alma Wallace Ridgley Ridgley Rawakawa Gladstone Matsura Aparima Aparima Kaeo Otaki Hope of Maheno Waiareka Star of Eden Star of Waiuku Victoria Rebekah Northern Wairoa Myttle Rebekah Wynyard Opotiki Owaka Central Body	Wellington Invercargill Auckland Sydenham Prebbleton Wyndham Riverton Christchurch Kawakawa Fairlie Mataura Otautau Kaeo Otaki Maheno Weston Ponsonby Waiuku Wellington Te Kopuru Auckland Auckland Opotiki Owaka Dunedin	1877 1878 1878 1878 1881 1882 1882 1883 1883 1883 1883 188	128 160 242 103 34 41 98 63 43 36 20 19 37 50 89 32 80 18 73 29 20 19	£ s. d. 4,432 9 9 2,746 4 6 3,360 4 7 1,153 1 7 606 4 8 740 13 0 526 19 2 756 4 3 381 19 2 490 16 11 563 10 1 289 18 7 334 15 2 252 2 9 419 4 9 223 16 7 413 11 7 249 5 10 68 7 10 320 17 1 114 14 1 302 15 7 161 5 10 171 0 6 14,068 16 8	£ s. d. 3,822 15 10 2,099 1 8 2,899 16 7 1,033 18 5 556 4 8 683 13 10 506 10 8 683 16 1 380 18 7 459 14 5 546 17 6 267 3 8 333 18 6 252 2 9 418 5 3 193 16 7 361 10 8 214 18 3 63 7 10 208 16 3 74 6 11 228 8 6 143 4 11 138 15 1 11,139 11 6	£ e. d. 609 13 11 647 2 10 460 8 0 119 3 2 50 0 0 56 19 2 20 8 6 72 8 2 1 0 7 31 2 6 16 12 7 22 14 11 0 16 8 0 19 6 30 0 0 52 0 11 34 7 7 5 0 0 112 0 10 40 7 2 74 7 1 182 0 5 1 38 0 5 5 2,929 5 2	£ +11·73 + 1·92 + 5·29 + 8·21 + 6·11 +13·22 + 9·33 + 3·53 + 13·46 + 9·73 + 17·25 + 8·25 + 9·07 + 9·85 + 2·50 + 2·37 + 2·48
N.I.O.O.F. Auckland Provincial District— Auckland Pioneer Lodge United Brothers Central Body Total	Auckland	1878 1879 	227 219 446	817 18 0 1,341 7 5 2,253 7 6 4,412 12 11	743 18 9 1,190 19 8 2,221 1 11 4,156 0 4	73 19 3 150 7 9 32 5 7 256 12 7	11·94 9·56
B.U.O.O.F. Aorangi Lodge	Wellington	1884	117	1,405 17 8	1,325 8 0	80 9 8	- 9.02
A.O.F. Auckland District— Court City of Auckland Pride of Parnell Zealandia Pride of Onehunga Pride of the North Robin Hood Northern Wairoa Pride of Newmarket Nil Desperandum Royal Oak Star of the South Star of Helensville Victoria Queen of the North Chisman Waihi Townley Pride of Waitekauri Aroha Birkenhead Central Body Total	Auckland Parnell Auckland Onehunga Grahamstown Panmure Dargaville Newton Tauranga Otahuhu Helensville Devonport Maungaturoto Auckland Waihi Gisborne Waitekauri Te Aroha Birkenhead Auckland	1863 1864 1873 1875 1875 1876 1877 1880 1881 1883 1885 1895 1899 1899 1900	405 115 140 141 105 35 81 53 244 49 162 56 48 153 21 41 24 42 	6,562 5 11 4,558 6 7 1,841 3 2 1,245 18 11 233 9 6 371 9 10 705 11 6 605 5 2 2,271 9 2 484 3 3 299 8 0 714 10 5 1,430 10 0 239 16 2 152 2 11 428 19 9 99 13 7 177 6 7 68 8 7 65 6 11 8,705 17 7	6,562 5 11 4,509 15 8 1,838 10 5 1,155 0 8 115 13 10 344 1 8 653 7 11 597 5 2 2,180 9 11 262 18 8 138 15 3 1,270 13 8 178 16 7 119 0 11 245 1 10 74 11 8 162 18 6 68 8 7 54 19 8 7,899 3 11 28,862 8 4	48 10 11 2 12 9 90 18 3 117 15 8 27 8 2 52 3 7 8 0 0 90 19 3 53 15 4 36 9 4 575 15 2 159 16 4 60 19 7 33 2 0 183 17 11 25 1 11 14 8 1 10 17 3 806 13 8	- 6.08 + 6.47 - 6.68 - 11.44 - 12.44 - 7.04 - 10.54 - 10.35 - 9.90 - 4.59 - 7.80 - 9.75
Hawke's Bay District— Court Sir Charles Napier Lord Clyde Captain Cook Sir Henry Havelock Robin Hood Rushine Heretaunga Little John Waitangi 4—H. 1.	Napier Wairoa Napier Havelock Ahuriri Waipukurau Hastings Wipawa Clive	1872 1873 1875 1875 1875 1878 1879 1882 1883 1884	151 41 120 127 92 31 58 46 18	6,009 8 0 750 10 6 2,558 19 1 2,166 11 10 1,046 16 0 777 0 10 843 0 7 616 6 8 332 18 8	5,836 16 3 732 10 6 2,288 18 0 2,166 11 10 994 4 9 747 0 10 843 0 7 597 16 8 300 0 3	672 11 9 18 0 0 270 1 1 52 11 3 30 0 0 18 10 0 32 18 5	+ 2:52 - 3:44 - 5:20 - 6:75 - 8:30 - 5:96 - 6:33 - 5:45 - 4:23

TABLE I.—Membership and Funds—continued.

Name of Society and Branch,	Place of Establishment.	Year of Establish-	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
A.O.F.—continued. Hawke's Bay District—continued. Court Rising Sun Ormond Redcliffe Viking Central Body	Dannevirke Makotuku Taradale Norsewood Napier	1885 1885 1886 1894	103 63 28 27 	£ s. d. 487 7 10 595 17 3 299 8 9 95 10 9 6,064 2 3 22,643 19 0	£ s. d. 411 1 7 565 17 8 269 14 9 85 8 4 5,894 11 7	£ s. d. 76 6 3 30 0 0 29 14 0 10 2 5 169 10 8	£ - 7·15 - 5·45 - 5·69
Taranaki District— Court Taranaki Waireka Patea Inglewood Forest Raleigh Opunake Egmont Stratford Pride of New Plymouth Central Body	New Plymouth Patea " Inglewood Waitara Opunake Hawera Stratford New Plymouth	1866 1867 1876 1883 1883 1884 1887	108 352 63 173 57 51 44 82 81	2,931 15 1 5,235 16 1 919 7 3 2,233 4 11 604 4 0 473 11 2 1,133 11 5 676 17 9 246 5 2 540 8 9	2,930 19 4 4,881 5 3 816 12 2 2,227 7 11 601 4 11 473 11 2 1,133 5 6 664 9 0 244 8 9 271 1 9	0 15 9 354 10 10 102 15 1 5 17 0 2 19 1 0 5 11 12 8 9 1 16 5 269 7 0 750 15 10	+ 7·38 + 0·40 -12·15 -12·29 - 4·97 + 2·58 - 6·17
Wellington District— Court Robin Hood "Little John "Roderick Dhu "Sir George Bowen Blenheim "Wairarapa Loyal Enterprise "Marquis of Normanby Loyal Feilding "William Gladstone "Loyal Halcombe "Woodville "Pohangina "Epuni "Pahiatua "Kopuaranga "Hunterville "Sir William Jervois "Pride of Levin "Bloomfield "Lady Glasgow "Primrose "Makakahi "Pongaroa "Central Body	Wellington Marton Wanganui Wellington Blenheim Greytown Masterton Palmerston N. Carterton Feilding Gisborne Te Nui Halcombe Woodville Ashhurst Petone Pahiatua Mauriceville Hunterville Newtown Levin Lower Hutt Wellington Petone Eketahuna Pongaroa Wellington	1865 1866 1867 1868 1869 1870 1871 1875 1876 1877 1877 1884 1884 1885 1886 1886 1887 1891 1891 1891 1894 1894 1895 1900	276 181 166 855 131 58 137 198 134 96 149 49 18 51 13 234 162 61 130 65 38 92 39 70 51	2,798 2 3 1,956 19 8 2,478 16 0 5,318 12 11 4,315 18 9 1,114 19 6 772 6 6 1,504 10 10 833 16 7 1,531 18 6 2,665 16 4 983 8 6 310 19 1 597 1 6 150 8 10 2,169 13 7 1,566 6 3 661 15 4 164 14 8 620 3 3 346 11 11 201 5 10 160 18 2 91 9 5 199 1 9 106 18 7 11,192 9 11	2,899 17 4 1,916 16 2 2,841 1 5 5,067 0 9 4,294 12 0 1,114 8 11 645 16 8 1,347 0 0 766 19 1 1,503 2 3 2,507 2 9 911 6 8 257 14 9 597 1 6 127 4 8 1,929 1 9 1,211 13 7 528 10 8 158 7 3 494 1 2 270 2 9 163 13 11 144 18 8 65 12 10 170 16 4 54 12 5 10,124 15 2	398 4 11 40 3 6 137 14 7 251 12 2 21 6 9 0 10 7 126 9 10 157 10 10 66 17 6 28 16 3 158 13 7 71 16 10 53 4 4 23 4 2 240 11 10 354 12 8 133 4 8 6 7 5 126 2 1 76 9 2 37 11 11 15 19 6 25 16 7 28 5 5 52 6 2 1,067 14 9 3,701 8 0	-11·06 - 7·75 - 5·32 - 5·39 +12·92 - 3·44 -12·86 -11·09 - 9·29 + 0·40 - 0·57 - 3·05 - 1·70 - 6·33 - 8·50 - 5·53 - 7·05 - 4·60 - 7·21 - 7·71 - 8·06 - 6·79 7·39
Nelson District— Court Robin Hood Perseverance Pride of the Forest Concord Unity Charleston Sherwood Forest Aorere Royal Oak Inangahua Central Body	Nelson Motueka Wakapuaka Greymouth Havelock Charleston Stoke Collingwood Westport Reefton Nelson	1862 1863 1864 1867 1871 1871 1872 1873 1875 1878	2,939 277 52 57 101 73 211 49 102 33 56 821	6,809 17 0 693 18 6 1,628 2 6 772 18 9 1,309 1 10 546 5 2 1,662 17 9 3,140 14 3 1,093 9 0 807 2 9 549 14 2	41,113 11 5 6,714 16 8 679 14 4 1,592 12 3 641 8 4 1,144 0 1 546 5 2 1,646 6 0 3,091 1 8 1,058 6 0 760 17 10 476 4 1 18,351 12 5	95 0 4 14 4 2 35 10 3 131 10 5 165 1 9 16 11 9 49 12 7 35 3 0 46 4 11 73 10 1	-10·04 - 7·72 -14·15 -20·94 -23·67 -20·40 - 4·04 -3·94 -9·87 -9·64
Conterbury United District— Court Star of Canterbury Queen of the Isles Pride of Courtenay Thistle of the Forest Woodford Papanui Star of Dunsandel Star of Belfast. Ashburton Queen of Canterbury Victoria Central Body Total	1 ~ *	1852 1859 1876 1879 1880 1881 1888 1888 1889 1895 1896	414 31 50 109 144 51 56 25 83 37 40 1,040	10,422 1 0 1,802 19 6 1,139 1 2 1,895 12 5 2,869 8 5 480 10 11 450 8 2 341 4 10 614 1 0 89 11 5 14 2 2 7,308 7 8	10,270 9 5 1,401 3 0 977 7 3 1,796 8 0 2,202 6 5 467 16 11 337 19 0 387 14 6 569 4 5 78 3 11 0 0 4 7,078 1 3	151 11 7 401 16 6 161 13 11 99 4 5 167 2 0 12 14 0 112 9 2 3 10 4 44 16 7 11 7 6 14 1 10 230 6 5	- 0·34 - 3·07 + 2·00 + 6·12 + 2·03 - 5·37 - 3·17 - 1·97 - 1·09 + 0·84

TABLE I .- MEMBERSHIP and FUNDS-continued.

T	ABLE I.—M	EMBE		and runds-	continuea.		
Name of Society and Branch.	Place of Establishment.	Year of Establish- ment.	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
A.O.F.—continued. South Canterbury District— Court Southern Cross Foresters' Pride Progress Central Body	Timaru Waimate St. Andrew's Timaru	1865 1875 1883	349 149 40 538	£ s. d. 6,205 11 0 1,647 19 0 305 16 0 663 17 10	£ s. d. 5,985 14 2 1,544 8 1 305 16 0 556 3 10 8,892 2 1	£ s. d. 219 16 10 103 10 11 107 14 0 431 1 9	£ - 6·60 - 14·07 - 8·17
United Otago District— Court Pride of Dunedin "Pride of the Lake "Enterprise "Robin Hood "Pride of the Leith "Bruce "Star of the Dunstan "Pride of Oamaru "Star of Tuapeka "Pride of Alexandra "Roxburgh "Star of the South "St. Andrew's "Excelsior "Little John "Woodlands Pride "Woodlands Pride "Queen of the South "Star of the South "Star of the Forest Central Body	Dunedin Queenstown Dunedin Port Chalmers Dunedin Milton Clyde Oamaru Lawrence Alexandra Waitahuna Roxburgh Invercargill Caversham Mornington Roslyn Wyndham Dunedin Invercargill Woodlands Dunedin	1862 1863 1864 1864 1864 1865 1868 1869 1873 1874 1875 1877 1888 1890 1895	261 13 316 123 217 183 34 213 38 78 32 53 32 53 32 141 118 72 77 143 59 40	8,548 1 0 540 7 3 6,961 4 9 1,377 6 8 3,630 15 8 1,661 12 11 588 4 2 2,631 13 10 485 0 0 788 1 11 619 5 0 601 7 4 3,112 5 9 1,236 0 6 1,564 19 8 722 17 1 504 6 3 90 1 3 135 17 0 311 4 9 11,560 1 4	8,154 0 2 526 18 5 6,556 15 7 1,096 9 2 3,388 6 8 1,503 0 5 588 4 2 2,451 2 1 425 0 0 727 16 2 502 15 0 564 0 2 3,022 5 0 1,065 11 1 1,486 8 0 703 9 1 452 4 3 77 15 5 126 18 10 282 15 6 9,564 13 10	394 0 10 13 8 10 404 9 2 280 17 6 242 9 0 158 12 6 180 11 9 60 0 0 60 5 9 116 10 0 37 7 2 90 0 9 170 9 5 78 11 8 19 8 0 52 2 0 12 5 10 8 18 2 28 9 3 1,995 7 6	+ 3·81 - 1·68 + 5·05 -12·67 - 3·81 - 7·90 + 0·91 - 0·37 - 23·31 + 5·30 + 0·11 - 3·09 - 2·50 - 0·41 - 1·95 - 0·57 - 0·37 - 2·14
Total		••	2,541	47,670 14 1	43,266 9 0	4,404 5 1	
Court not in any District— Court Coromandel	Coromandel	1871	38	1,158 0 1	1,072 2 9	85 17 4	+ 2.09
Total of Order	••		11,797	217,309 1 10	202,052 19 4	15,256 2 6	
A.O.S. Sanctuary Sir George Grey	Wellington	1865	61	1,111 1 7	1,069 2 1	41 19 6	– 1·19
U.A.O.D. Grand Lodge of the North Island— Stonehenge Lodge Auckland Totara Oroua Bishop Blenheim Mistletoe Turanganui Pacific Poneke Ponsonby Star of Egmont Morgan Horowhenua Otaki Hawera Holly Moturoa Star of Paeroa Pride of Waihi Manukau Victoria Pahiatua Coronation Central Body	Masterton Auckland Carterton Palmerston N. Wanganui Blenheim Gisborne Wellington Petone Ponsonby Patea Marton Levin Otaki Hawera Pahautanui N. Plymouth Paeroa Waihi Manukau Waikino Pahiatua Wellington Wellington Wellington	1880 1882 1883 1883 1884 1884 1886 1886 1887 1895 1895 1895 1895 1896 1896 1896 1897 1898 1902	76 178 105 156 134 74 264 244 171 301 61 67 48 40 53 89 52 17 58 31 29	299 4 10 910 8 0 544 16 6 938 10 1 2,084 10 4 565 11 3 2,271 17 4 1,909 3 5 956 19 11 1,422 8 1 284 15 1 280 4 2 264 16 0 158 8 11 215 15 2 206 10 5 457 13 11 248 5 3 140 12 2 34 3 0 58 9 9 28 1 9 41 6 8 4,038 10 2	249 4 10 855 14 10 412 10 3 913 5 5 1,569 11 11 541 1 3 2,110 13 11 1,660 18 3 846 19 4 1,220 18 1 250 3 7 213 10 4 204 14 3 133 17 6 200 15 2 164 11 10 432 2 11 248 5 3 114 2 1 33 2 7 58 2 1 16 0 9 20 13 9 3,724 13 1	50 0 0 0 54 13 2 132 6 3 25 4 8 514 18 5 24 10 0 161 3 5 248 5 2 110 0 7 201 10 0 34 11 6 66 13 10 60 1 9 24 11 5 15 0 0 41 18 7 25 11 0 26 10 1 1 1 0 5 0 7 8 12 1 0 20 12 11 313 17 1	- 9.07 -10.19 - 7.62 - 5.37 - 1.41 + 0.26 - 5.58 - 7.47 - 5.33 - 6.01 - 4.55 - 8.02 - 7.53 - 7.31 - 8.76 - 6.75 - 6.23 6.59
Total	••	••	2,378	18,361 2 2	16,195 13 3	2,165 8 11	
Grand Lodge of Canterbury— Pioneer Lodge Hope of St. Albans Mistletoe Oak of Sydenham Ethelbert Lyttelton Hearts of Oak Star of Anglesea Perseverance Hope of Amberley Anchor Choka Timaru Trafalgar Star of Ashburton	Christchurch St. Albans Christchurch Sydenham Springston Lyttelton Lincoln Addington Amberley Woolston Ohoka Timaru Kaiapoi Ashburton	1875 1879 1879 1879 1880 1880 1880 1880 1880 1882 1882 1882	245 97 111 163 50 81 75 82 59 135 38 289 62 143	4,064 17 0 1,706 5 7 1,516 0 2 2,548 1 2 485 5 7 1,030 0 6 1,175 19 5 490 5 3 303 2 8 940 9 2 388 16 9 2,388 6 7 264 1 7 1,283 12 9	4,061 1 6 1,613 8 5 1,484 0 4 2,400 9 6 455 3 10 993 13 3 1,157 9 2 477 18 5 292 3 8 877 10 9 388 14 6 2,278 6 3 257 1 6 1,244 5 8	3 15 6 92 17 2 31 19 10 147 11 8 30 1 9 36 7 3 18 10 3 12 6 10 10 19 0 62 18 5 0 2 3 110 0 4 7 0 1 39 7 1	6·84 4·99 8·08 11·18 13·04 11·12 5·07 13·35 11·12 10·91 7·84 8·27 12·85 8·65

TABLE I.—Membership and Funds—continued.

		121111111	Nonir	and Funds-	commuea.		
Name of Society and Branch.	Place of Establishment.	Year of Establish- ment.	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management Fund, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
U.A.O.D.—continued. Grand Lodge of Canterbury—ctd. Old Oak Lodge Ivy of Linwood Ellesmere Cable Central Body	Southbridge Linwood Doyleston Hornby Redcliffs Burwood Christohurch	1883 1888 1895 1897 1901 1902	53 77 24 26 32 25	£ s. d. 425 7 2 507 8 11 113 17 9 53 2 5 33 13 8 29 16 1 6,305 15 10	£ s. d. 339 7 3 445 14 0 88 5 0 33 11 4 13 13 8 14 16 1 6,154 2 11	£ s. d. 85 19 11 61 14 11 25 12 9 19 11 1 20 0 0 15 0 0 151 12 11	£ 11·54 8·22 10·34 10·18
Total	••	••	1,867	26,054 6 0	25,070 17 0	983 9 0	
Grand Lodge of Otago and South- land—							
Otago Lodge Enterprise Royal Oak Acorn Linden West Harbour Endeavour Good Intent Rose of Palmerston Gore Lily of the Valley Oraka St. Patrick's Pride of Mornington Star of Tuapeka Central Body	Dunedin S. Dunedin Caversham Invercargill Roslyn Rothesay Oamaru Mosgiel Palmerston S. Gore N. Dunedin Colac Bay Waikouaiti Mornington Lawrence Dunedin	1880 1880 1881 1883 1883 1884 1885 1886 1889 1899 1899 1900 1902	162 174 113 155 61 79 129 73 74 39 42 62 23 32 50	1,810 0 7 1,478 11 9 713 4 7 2,933 0 1 880 18 6 687 15 0 1,071 12 7 734 6 0 561 1 5 2992 8 5 111 10 6 150 8 1 62 15 2 50 16 6 55 16 11 2,992 15 1	1,698 2 10 1,314 14 11 643 16 4 1,732 15 4 831 2 11 651 15 0 996 16 7 709 19 9 464 16 9 282 8 5 104 0 6 129 2 7 62 15 2 32 12 7 31 14 9 2,157 11 9	111 17 9 163 16 10 69 8 3 300 4 9 49 15 7 36 0 0 74 16 0 24 6 3 96 4 8 10 0 0 7 10 0 21 5 6 18 3 11 24 2 2 135 3 4	- 0.99 - 7.41 - 6.75 - 8.80 - 8.15 - 0.62 - 2.70 - 3.16 - 5.54
Total	••	••	1,268	12,987 1 2	11,844 6 2	1,142 15 0.	
Lodges separately registered— Excelsior Lodge Bud of Hope Star of New Zealand Ivanhoe Star of the West Albion All Nations Brunner Matai Reefton	Wellington Rangiora . Lower Hutt Dunedin Greymouth Napier Port Chalmers Brunnerton	1879 1880 1880 1880 1881 1882 1888 1883 1892 1897	316 92 64 230 150 148 109 116 189 85	4,002 12 10 782 8 0 961 19 10 1,961 17 8 602 7 2 652 18 0 1,077 8 7 822 8 7 1,504 18 3 137 12 1	8,934 18 5 622 4 3 942 3 8 1,938 3 11 452 5 7 391 18 3 976 17 6 776 10 4 1,279 8 9 76 17 2	67 14 5 160 3 9 19 16 2 23 13 9 150 1 7 260 19 9 100 11 1 45 18 3 225 9 6 60 14 11	- 1·44 -10·49 - 3·61 - 4·90 - 7·35 - 5·00 - 3·07 - 4·22 - 1.17
Total	••	••	1,499	12,506 11 0	11,891 7 10	1,115 3 2	
Total of Order			7,012	69,909 0 4	64,502 4 3	5,406 16 1	
I.O.R. New Zealand District— Hope of Auckland Tent Star of Hauraki " Eden " Northern Star " Gordon " Whangaroa " Advance . " Central Body	Auckland Thames Newmarket Aratapu Onehunga Whangaroa Waihi Auckland	1863 1870 1874 1881 1885 1886 1899	228 88 34 11 32 15 20	3,625 4 10 2,135 2 7 1,807 12 6 12 8 2 467 11 6 207 8 4 34 11 11 5,535 10 0	3,518 19 2 2,008 1 10 1,307 12 6 7 0 8 444 11 2 189 1 0 31 17 2 5,502 7 6	106 5 8 127 0 9 5 7 6 23 0 4 18 7 4 2 14 9 33 2 6	- 6.96 - 0.93 + 8.16 - 18.10 - 0.04 - 12.72
Total	••	••	428	13,325 9 10	13,009 11 0	315 18 10	}
New Zealand Central District— Hope of Wellington Tent Hope of Napier Perseverance Haste to the Rescue Excelsior Sir Wilfrid Lawson Bud of Promise Unity Excelsior Hope of Dunedin Pride of Christchurch Scandia's Hope Murihiku Hope of Ormondville Hope of Carterton Star of Wakefield Progress Hope of Johnsonville Rescue Onward	Wellington Napier	1875 1876 1877 1877 1877 1878 1878 1881 1883 1883	146 16 38 16 7 10 105 147 46 136 147 14 110 34 20 47 50 60 12 7 17 16 42	5,760 13 6 353 19 1 865 13 11 490 2 3 676 18 7 444 14 8 2,305 8 7 816 8 4 958 17 6 1,578 6 11 1,688 9 11 195 12 7 2,155 17 7 365 0 9 508 14 3 356 3 5 496 11 10 632 13 6 146 12 1 372 2 0 83 3 280 14 7 201 3 7	5,659 3 0 349 13 6 857 5 5 473 2 1 671 18 7 432 4 9 2,289 7 3 756 8 3 918 19 0 1,451 11 10 1,662 1 4 188 19 11 2,096 2 7 301 0 0 508 14 3 340 17 8 479 3 9 627 17 8 449 3 9 627 17 8 142 16 7 360 16 11 66 11 3 260 4 5 179 16 5	101 10 6 4 5 7 8 8 6 17 0 2 5 0 0 12 9 11 16 1 4 60 0 1 39 18 6 126 15 1 26 8 7 6 12 8 59 15 0 64 0 9 15 5 9 17 8 1 4 15 10 3 15 6 11 5 1 16 12 0 20 10 2 21 7 2	+ 9·12 +16·33 - 0·39 +16·25 +38·40 - 1·87 - 3·04 - 8·50 - 7·41 - 6·96 - 4·06 - 3·78 - 12·18 - 8·68 - 7·17 - 7·37 - 5·09 + 0·50 - 3·30 - 8·54 - 12·33

TABLE I.—MEMBERSHIP and Funds—continued.

Name or Society AND Bealston Place of Entablement 2		1.7	PDUE I.—M	EMBEL	SHIP	and Funds—	-commuea.			
New Zealand Central District—cld.	NAME OF SOCIETY AND BR	ANCH.	Place of Establishment.	Year of Establish ment.	Number of Members on Dec. 31, 1902.	Total Worth.	Funeral Fund. including	Fund,	or Deficiency per Member at last	
Start Hope Tent	New Zealand Central Distri Pride of Egmont Te Brightwater Pahiatua Lily of the South Wai Aroha Moa New Century Star of New Zealand Waingongoro Central Body	nt	Brightwater Pahiatua Invercargill Stratford Inglewood Levin Gisborne Cardiff Wellington	1894 1894 1895 1898 1899 1901 1901 	31 10 47 18 32 18 13 17 9	206 11 9 80 4 11 98 14 11 69 15 8 71 9 6 81 12 5 22 7 9 17 8 5 37 11 7 8,256 9 1	204 12 4 73 11 11 38 14 11 50 2 4 60 15 4 74 8 11 21 13 6 7 0 3 30 13 1 6,463 4 11	1 19 5 6 13 0 19 13 4 10 14 2 7 3 6 0 14 3 10 8 2 6 18 6 1,793 4 2	- 7·86 - 9·50 - 10·42 	
Total Order		•••						7,020 22 0		
S.D.T. National Division New Zealand Perseverance Division Rangiora 1873 79 563 89 14 4 78 1 10 -0 13 10 10 10 10 10 10 1		• •	Hokitika	1869	18	319 15 0	279 16 5	39 18 7	-16.73	
Mational Division of New Zealand	Total of Order	••	••	•••	1,908	44,261 13 6	41,389 1 4	2,872 12 2		
Dunedin 1871 208	National Division of New Ze Perseverance Divis Resolution " Excelsior " Elim " Helpmate " Advance " Sunbeam " Hope of Sydenham " Central Body	ion	Rangiora Addington St. Albans Ashburton Wellington Wanganui Sydenham	1873 1885 1885 1886 1887 1888 1889	79 46 80 27 30 25 31	563 3 2 49 0 5 75 0 0 2 10 9 39 17 0 6 0 0 13 13 1 4,112 14 3	485 1 4 13 12 1 14 19 5 4,065 19 8	78 1 10 35 8 4 75 0 0 2 10 9 24 17 7 6 0 0 13 13 1 46 14 7	- 0·13 - 5·97 - 5·97 - 5·97 - 5·97 - 5·97 - 5·97	
Progress		ered-						į		
Total of Order										
H.A.C.B.S. New Zealand District— Charleston 1870 18 57.10 4 19 8 10 38 6 6 -16.97 Charleston Branch Greymouth 1870 16 21 19 10 20 20 13 6 18 5 6 -16.97 Charleston 1870 16 21 19 10 20 20 20 20 20 20 20	Total		••		372	5,328 4 11	4,966 19 3	361 5 8		
New Zealand District	Total of Order		••	••	756	11,107 10 7	10,434 6 5	673 4 2		
St. Patrick's Branch Central Body Central Bod	New Zealand District— Charleston Branch . Grahamstown . Greymouth . St. Joseph's . Auckland . St. Patrick's . Onehunga . St. John's . Waipawa . St. John's . St. Patrick's . St. Patrick's . St. Mary's . St. Michael's .		Thames Greymouth. Dunedin Auckland Christchurch Wellington Onehunga Napier Waipawa Leeston Lincoln Timaru Masterton	1870 1873 1873 1874 1874 1874 1874 1876 1882 1882 1882	54 16 155 160 99 145 19 69 30 22 29 99 23	612 0 7 219 19 0 1,506 16 9 2,808 11 0 1,241 18 3 613 7 0 36 9 3 629 13 9 344 14 3 322 8 1 240 18 11 611 0 9 157 2 8	485 4 4 201 13 6 1,240 15 0 2,125 18 6 1,168 5 8 541 2 4 22 15 4 587 19 9 296 15 8 248 15 11 180 8 2 518 16 8 151 2 6	126 16 3 18 5 6 266 1 9 682 12 6 73 12 7 72 4 8 13 13 11 41 14 0 47 18 7 73 12 2 60 10 9 92 4 1 6 0 2	-12·22 -12·97 -11·89 -15·51 -14·08 -17·48 -12·51 -12·56 -11·18 -15·80	
Central Body	St. Patrick's Branch		Oamaru	1891	46	137 18 0	123 13 1	14 4 11	l	
P.A.F.S.A. Grand Council of New Zealand— Prince of Wales Lodge Thames 1873 104 1,044 10 8 40 0 0 -17·67 Excelsior " Green Island 1876 72 534 2.5 481 0 10 53 1.7 -12·56 Wickliffe " Napier 1877 28 708 11 8 708 10 4 0 1.4 -6·48 John Knox " Wellington 1879 60 923 1.9 907 4 3 15 16 -4·45 Alexandra " Auckland 1879 72 591 1.7 567 17 11 23 3 8 -12·23 Triumph " S. Dunedin 1883 141 875 6 750 15 6 124 11 0 -11·96 Star of Hastings " Hastings 1883 17 229 11										
Grand Council of New Zealand—Prince of Wales Lodge Thames 1873 104 1,044 10,048 10,049 10,049 10,049 10,049 10,049 10,049 10,049 10,049 10,049 10,049 10,049 10,049 <th colsp<="" td=""><td>Total</td><td></td><td></td><td></td><td>1,039</td><td>14,811 16 0</td><td>12,821 2 1</td><td>1,990 13 11</td><td></td></th>	<td>Total</td> <td></td> <td></td> <td></td> <td>1,039</td> <td>14,811 16 0</td> <td>12,821 2 1</td> <td>1,990 13 11</td> <td></td>	Total				1,039	14,811 16 0	12,821 2 1	1,990 13 11	
Otago R.E.B.S Dunedin 1875 101 3,187 5 11 3,165 11 6 21 14 5 - 8.53	Grand Council of New Zed Frince of Wales Lodge Excelsior Wickliffe John Knox Alexandra Triumph Valley True Blue Star of Hastings Star of Oamaru St. Albans Central Body		Green Island Napier Wellington Auckland S. Dunedin N.E. Valley Hastings Oamaru Auckland	1876 1877 1879 1879 1883 1883 1883 1883 1896	72 28 60 72 141 54 17 123 37	534 2 5 708 11 8 923 1 9 591 1 7 875 6 6 259 1 0 229 11 10 887 0 6 245 19 3 5,432 13 4	481 0 10 708 10 4 907 4 3 567 17 11 750 15 6 243 11 0 217 0 2 802 4 8 224 11 8 4,957 7 4	53 1 7 0 1 4 15 17 6 23 3 8 124 11 0 15 10 0 12 11 8 84 15 10 21 7 7 475 6 0	-12·56 -6·48 -4·45 -12·23 -11·36 -11·96 -7·33 -12·67 -5·48	
	Otago R.E.B.S								- 8.53	

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS for the Year 1902.

		Deaths of Regis-	tered Wives.		Π°	N 01	C1 67	: "	ი 01	: ^თ	က	n ⊷	: 5	<u> </u>	56	10	-	-	oo -4 1	G	හ ලැ	. 15	43	
			After Twelve Months.	Wks. ds.					367 5				79 3	659 2	11,229 1	352 1	35 0	53 3				294 0 1,758 4 63 4	5,175 4	
Giologo Demonitores	Aportono.		Six Months.		259 5				104 78 39					147 5	2,537 2	209 3	55 0		205 0			34 0 546 2 26 0	1.388 3	-
Tagarleis	3 800 100 100 100 100 100 100 100 100 100		First Six Months.	Wks. ds.					521 3			1,769 U 882 4			15,282 0	1,330 1	479 2	74 2	2,478 5 738 3		156	1,950 1 66 5	11,404 1	!
		•	Total.		4,417 3			423 4	2,102 967 507 0						29,048 3	1,891 5	569 2	127 5				4,255 1 156 3	17.968 2	
		ż	during Year.		662	120	113 284	41	94	63	185	377	85	944 191	3,384	299	110	15	499 159	160	196	434 12	2.378	
			of Year.		2,681	671	534	163	412	202	958	1,904	451	1,107	17,315	2,148	446	117	1,964	1,011	821	2,541 88	11.797	
		4+ Rogin	ning of Year.		2,677	665	509	148	400	608	1 917	1,855	408	1,043	16,914	1,982	406	116	1,960	1,002	786 997	528 2,491 39	11,507	
g			Total.		304	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	59 173	22.8	ည တင့	16	41	26	878	58	1,315	169	28	14	178 66	26 88 	53	20 4	898	
of Members			Death.		26 8		 	: 		o ro	41 1	e 6	41 G	0 4	133	17	4	:	24	° # '	<u> </u>	: 53 :	96	
Number	Left by	,	Clear- ance.		15	- 9	10 22	:	- 67 -	- :	C7 14	. ca	ස දි	 S ro	81	5	:	:	80 44	27.2	- 6	: 13	65	
			Arrears,		263	42,	54 157	22 75	348	81	35	48	121	49	1,101	147	24	14	146 56	200 848	8, 8	20 169 4	707	
			Total.		308	190 280	189	17	22.5	11	77	14.1 70	71	122	1,716	335	89	15	182 138	306	22 95	30 32 3 3	1.158	
	Admitted by		Clear- ance and Amalga- mation.		11	. ⊢	96	:	۹ :	::	40	o 4	63 5		73	6	:	:	10	31	~ 10	133	7.1	
	Admi		noitaitin! -nieH bna tnemetata		297	58	180	17	. E &	11	73	135	69	119	1,643	326	89	15	172 134	275	& &	, 30 343 3	1.087	
		NAME OF SOCIETY.		MANCHESTER UNITY INDEPENDENT ORDER OF	Auckland District	Hawke's Bay District New Plymouth District	Wanganui District Wellington District	strict	Nelson District Modeka District Model of the	North Westland District Hokitika District	Ashley District	North Canterbury District Lyttelton District	riot	Otago District Southland District	Total of Order	INDEPENDENT ORDER OF ODD FELLOWS-Grand Lodge of New Zealand	National Independent Order of Odd Fellows— Auckland Provincial District	British United Order of Odd Fellows—Adangi Lodge	Anglent Order of Foresters— Auckland District Hawke's Bay District	Taranaki District Wellington District	Nelson District	South Cauterbury District United Otago District Court Coromandel	Total of Order	

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

Marie Name of Scorety Secretary Se					A	umber of	Number of Members						Sickness	Sickness Experience.		
The color of the	,	Admit	ited by			Left by							-			Deaths of Regis
Harry Order Harry Order	NAME OF SOCIETY	Initiation and Rein- taement.	Clear- ance and Amalga- mation.	1	Arrears, &c.	Clear- ance.	Death.		At Begin- ning of Year.		Sick during Year.	Total.	First Six Months.	Second Six Months.	After Twelve Months.	tered Wives.
md 173	:	H	:	-1	П	:	2	က	63	61	18				Wks. ds. 58 0	:
	- land	435 173 219 219	28 16 16	463 189 235 233	207 112 128 96	16 11 15 18	6 13 4 14	229 136 147 128	2,144 1,814 1,180 1,394	2,378 1,867 1,268 1,499	360 372 188 304		1		213 5 369 5 289 0 260 2	4 10 4 2
	:	1,046	74	1,120	543	99	37	640	6,532	7,012	1,224		ļ	1	1,133 0	80
201 255 246 138 14 180 1,822 1,908 342 2,429 5 1,785 2 184 0 20 4 24 38 16 1,822 1,908 384 57 459 4 389 4 70 3 17 17 13 1 14 369 372 66 650 0 329 4 70 3 37 4 41 43 6 3 52 767 756 123 1,109 4 661 5 109 4 120 13 76 14 7 97 1,006 1,039 225 1,921 4 1,131 4 125 5 120 13 28 8 5 36 667 70 1,179 2 650 2 9 9 9 120 12	i	37 184	24	38 208 	27 105 1	4 01 :	10	34 125 1	424 1,379 19	428 1,462 18	104 231 7	i	497 ,233 54	-	291 3 117 0 52 0	നന :
20 4 24 30 6 2 38 398 384 57 459 4 332 1 39 1 37 4 41 43 6 3 372 66 650 0 329 4 70 3 120 4 41 43 6 3 52 767 756 123 1,109 4 661 5 109 4 120 10 130 76 14 766 1,039 225 1,921 4 1,131 4 1109 4 1111 4 1125 5 71 6 77 3 3 5 36 667 708 127 1,179 2 650 2 92 0 74,635 272 4,907 2,818 248 319 3,385 41,886 43,408 8,285 63,774 4 37,944 0 5,3	:	221	25	246	133	14	13	160	1,822	1,908	342	1	1		460 3	9
37 4 41 43 6 3 52 767 756 123 1,109 4 661 5 109 4 120 10 130 76 14 7 97 1,006 1,039 225 1,921 4 1,131 4 125 5 71 6 77 28 3 5 36 667 708 127 1,179 2 650 2 92 0 <	ı	20 17	4 :	24 17	30 13	9:	27 ₽ 1	38	398 369	384 372	57 66	1			88 2 249 5	27 17
120 10 130 76 14 7 97 1,006 1,039 225 1,921 4 1,131 4 125 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	:	37	4	41	43	9	က	52	767	756	123		}	1	338 1	အ
71 6 77 28 3 5 36 667 708 127 1,179 2 650 2 92 0 1 2 3 104 101 40 777 3 179 3 62 0 4,635 272 4,907 2,818 248 319 3,385 41,886 43,408 8,285 63,774 4 37,944 0 5,358 2 20,	HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY— New Zealand District	120	10	130	76	14	7	97	1,006	1,039	225	1	!		664 1	63
eft 1 2 3 104 101 40 777 3 179 3 62 0 5.358 2 20.	Propestant Alliance Friendly Society of Australasia— Grand Council of New Zealand	71	9	77	88	ස	20	. 36	199	708	127	Į			437 0	ങ
4,635 272 4,907 2,818 248 319 3,385 41,886 43,408 8,285 63,774 4 37,944 0 5,358 2	RAILWAY EMPLOYEES' BENEFIT SOCIETIES— Otago Railway Employees' Benefit Society	:	:	:	1	:	61	co	104	101	40		1		536 0	1
	:		272	4,907	2,818	248	319	3,385	41,886	43,408	8,285			358	20,472 2	146

TABLE III.—Sick and Funeral Funds.—Receipts and Expenditure for the Year 1902.

		R	eceipts.				Expend	liture.		zó.	6	903.	31st 1902.
NAME OF SOCIETY.	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.	Total Beceipts.	Total Expenditure.	Amount on 1st January, 1902.	Amount on 31 December, 19
M.U.I.O.O.F. Auckland District Hawke's Bay "	£ 4,982 1,966	£	£ 2,069 446	£ 794 240	£ 1,732 67	£ 3,799 1,156	£ 949 211	£ 781 220	£ 653 59				£ 52,749 22,184
New Plymouth "	945 732	9	666	180 35	223 53	680 588	144 18	170 38	$\frac{260}{41}$				
Wellington "	2,466		1,833	157	1,448	1,657	456	178	27	5,904	2,318	41,628	45,214
Marlborough " Nelson "	$184 \\ 1,216$	2	345 1,051		61 136	$\begin{vmatrix} 239 \\ 1,299 \end{vmatrix}$	26 299		$\frac{73}{1,284}$		$\begin{vmatrix} 346 \\ 2,882 \end{vmatrix}$		6,680 $21,909$
Motueka "	611	2	381 546	24 150	102 741	725 474	77 145	60 135	61 145				9,282 9,268
North Westland " Hokitika "	448 252	•i0	370	100	143	467	105	121	132	875	825	8,791	8,841
Ashley " North Canterbury "	$1,478 \\ 2,742$	20 5		170 430	$\begin{array}{c} 117 \\ 267 \end{array}$	962 1,990	219 455	170 450	$\frac{117}{341}$	2,435 $4,327$	1,468 $3,236$		15,753 $28,602$
Lyttelton "	1,505	1	270	260	147	1,122	336	280	1,365	2,183	3,103	17,949	17,029
Ashburton " Otago "	760 5,015	8 348		100 700	15 115	$\begin{array}{r} 329 \\ 4,194 \end{array}$	88 668	90 680	$\begin{array}{c} 22 \\ 243 \end{array}$	$ 1,190 \\ 9,740 $	529 5,785	6,947 79,055	7,608 83,010
Southland "	1,417	•••	814	110	203	1,256	152	100	87	2,544	1,595	17,728	18,677
Total of Order	26,719	405	14,701	$\frac{3,454}{}$	5,570	20,937	4,348	3,481	4,910	50,849	33,676	353,045	370,218
I.O.O.F. Grand Lodge of New Zealand	3,141	•••	1,354	540	259	1,528	756	5 00	915	5,294	3,699	33,631	35,226
N.I.O.O.F. Auckland Provincial District	532		142	137	80	535	91	137	96	891	859	4,124	4,156
B.U.O.O.F. Aorangi Lodge	138	3	62		475	88		5		678	98	741	1,326
A.O.F. Auckland District Hawke's Bay " Taranaki " Wellington " Nelson " Canterbury United " South Canterbury " United Otago "	2,746 1,338 1,336 3,534 1,124 1,507 655 3,367	25 13 35 7 23	887 630 1,547 993 1,204 280 1,875	320 695 260 32 475	239 409 75 536 17 33 80 73	2,779 999 848 2,831 1,199 1,321 499 2,600	180 415 171 557 254 250 104 625	100 110 453 660 258 32 565	572 99 17 120 387 141 12 90	4,613 2,734 2,164 5,940 2,864 3,011 1,070 5,790	1,146 3,961 2,450 1,970 647 3,880	20,113 13,226 38,711 17,938 24,230 7,969 40,101	28,862 21,234 14,244 40,690 18,352 25,271 8,392 42,011
Court Coromandel Total of Order	53 15,660	$\frac{4}{110}$	8,509	$\frac{\cdots}{2,512}$	$\frac{45}{1,507}$	91 13,167	2,556	$\frac{10}{2,703}$	53 1,441	$\frac{112}{28,298}$	154 19,867	$\frac{1,114}{191,697}$	1,072 200,128
A.O.S.	67		57			88		10		124	98	1,043	1,069
Sanctuary Sir George Grey													
U.A.O.D. Grand Lodge of the North Island Grand Lodge of Canterbury Grand Lodge of Otago and Southland	2,334 1,651	28 	445	169	543 242 90	1,645 900	538 522 297	367 423 169	104 28 45	4,217 2,355	2,618 1,411	10,900	25,071 11,844
Lodges separately registered	1,839	•••	456	280	58	1,338	318	290	242	2,633	2,188	10,946	11,391
Total of Order	8,629	28	2,810	1,311 ———	933	5,353	1,675 ——	1,249	419	13,711	8,696	59,487	64,502
I.O.R. New Zealand District New Zealand Central District Star of Hope Tent	1,297 1,734 27		589 1,191 17	310	87 28	634 1,354 63	103 242 7		81 114 	- ' 1	905 2,020 70	26,857	13,009 28,100 280
Total of Order	3,058		1,797	377	115	2,051	352	397	195	5,347	2,995	39,037	41,389
S.D.T. National Division of New Zeal'd Divisions separately registered	582 461		246 241	60 	262	348 391	303	70 30	6	1,150 703	727 421	5,044 4,685	5,467 4,967
Total of Order	1,043	1	487	60	262	739	303	100	6	1,853	1,148	9,729	10,434
H.A.C.B.S. New Zealand District	1,224	21	490	320	196	1,337	277	260	26	2,251	1,900	12,470	12,821
P.A.F.S.A. Grand Council of New Zealand	976	6	478	190	92	827	161	190	35	1,742	1,213	10,336	10,865
R.E.B.S. Otago R.E.B. Society	195		155			262		50	7	350	319	3,135	3,166
Grand Total	61,382	574	31,042	8,901	9,489	46,912	10,519	9,082	8,050	111388	74,563	718,475	755,300

TABLE IV.—Medical and Management Expenses Funds.—Receipts and Expenditure for the Year 1902.

			Yea	ır 1902.			-	-		
St. Committee of the state of t	1	Receipts.			Expen	diture.			ture.	ld of
NAME OF SOCIETY.	Contributions of Own Members.	Interest and Rent.	Other Receipts.	Medical Attendance and Medicine.	Expenses of Management.	Levies to Central Body.	Other Expenditure.	Total Receipts.	Total Expenditure	Amount at End Year.
M.U.I.O.O.F. Auckland District Hawke's Bay " New Plymouth " Wanganui " Wellington " Marlborough " Notlson " Motueka " North Westland " Hokitika " Ashley " North Canterbury " Lyttelton " Ashburton " Otago " Southland "	£ 3,354 1,483 1,096 714 2,318 238 926 395 602 395 890 2,023 1,032 540 5,220 1,495	£ 2711 95 214 118 2 10 1 20 128 9 20 215 4	£ 2,044 370 252 214 717 68 187 23 118 64 293 530 498 54 599 398	£ 2,139 1,109 708 511 1,539 193 552 204 319 170 593 1,501 695 364 3,534 1,224	£ 1,469 517 970 305 689 60 246 167 211 209 328 738 321 156 1,489 337	£ 559 154 121 76 260 103 54 44 180 84 31 214 143	\$ 339 236 165 148 816 43 167 29 137 26 120 296 403 43 424 296	£ 5,669 1,948 1,348 1,142 3,153 306 1,115 428 721 459 1,203 2,681 1,539 614 6,034 1,897	£ 4,506 2,016 1,359 1,040 3,304 322 1,068 454 711 436 1,185 2,715 1,503 594 5,661 2,000	£ 10,175 952 316 2,758 1,973 48 649 235 127 163 546 3,794 796 354 5,949 732
Total of Order	$\frac{22,721}{}$	1,107	6,429	15,350	7,612	2,224	3,688	30,257	28,874	29,562
I.O.O.F. Grand Lodge of New Zealand	3,529	77	401	1,920	1,144	374	355	4,007	3,793	3,470
N.I.O.O.F. Auckland Provincial District	571		48	341	187	20	24	619	572	257
B.U.O.O.F. Aorangi Lodge	161		26	95	63		21	187	179	80
A.O.F. Auckland District Hawke's Bay Taranaki Wellington Nelson Canterbury United South Canterbury United Otago Court Coromandel	2,935 1,488 1,534 4,295 1,211 1,379 828 3,909 53	43 5 8 10 57	718 289 139 895 123 304 46 611	1,807 1,017 935 2,809 780 896 599 2,647 26	1,104 503 488 1,375 388 519 106 1,105 25	253 85 150 214 122 91 57 217	651 171 196 565 102 172 80 437	3,696 1,777 1,673 5,195 1,342 1,693 874 4,577 67	3,815 1,776 1,769 4,963 1,392 1,678 842 4,406 66	2,399 1,060 751 3,701 663 1,274 431 3,056 86
Total of Order	17,632	125	3,137	11,516	5,613	1,201	2,377	20,894	20,707	13,421
A.O.S. Sanctuary Sir George Grey	19			22				19	22	42
U.A.O.D. Grand Lodge of the North Island Grand Lodge of Canterbury Grand Lodge of Otago and Southland Lodges separately registered	3,597 2,894 2,141 2,292	8 15 15	441 533 411 208	2,065 1,960 1,446 1,446	1,189 972 681 645	244 166 159 134	516 342 318 290	4,046 3,442 2,567 2,518	4,014 3,440 2,604 2,515	2,165 984 1,143 1,115
Total of Order	10,924	51	1,593	6,917	3,487	703	1,466	12,568	12,573	5,407
I.O.R. New Zealand District New Zealand Central District Star of Hope Tent	664 2,315 40	9 6 	65 134	336 1,008 22	236 821 15	66 289 2	132 213	738 2,455 40	770 2,331 39	316 845 40
Total of Order	3,019	15	199	1,366	1,072	357	345	3,233	3,140	1201
S.D.T. National Division of New Zeal'd Divisions separately registered	582 355	3 10	89	308 258	254 89	108 18	29 	674 365	699 365	312 361
Total of Order	937	13	89	566	343	126	29	1,039	1,064	673
H.A.C.B.S. New Zealand District	1,652	29	240	1,026	576	122	131	1,921	1,855	1,991
P.A.F.S.A. Grand Council of New Zealand	1,093	3	105	627	406	130	57	1,201	1,220	866
R.E.B.S. Otago R.E.B. Society	142	•••		102	51			142	153	22
Grand Total	62,400	1,420	12,267	39,848	20,554	5,257	8,493	76,087	74,152	56,992
5 U 1			· · · · · · · · · · · · · · · · · · ·							

TABLE V.—Disposition of Funds as on the 31st December, 1902.

M.U.I.O.O.F. Auckland District Hawke's Bay New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth New Plymouth Nelson Nelson Nelson North Westland North Westland North Westland North Westland North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury North Canterbury Nelson Nelson Nelson Nelson Nelson Nelson Nelson North Canterbury	Investments at Interest.	Land and Buildings.	Cash not bearing Interest.	Goods, Furniture, and Regalia.	Other Assets
Auckland District 62, 924 Hawke's Bay	£	£	£	£	£
Hawke's Bay 24, 466 14, 534 14, 534 15, 556 14, 554 15, 557		25,010	2,234	944	181
New Plymouth 14,534 Wanganui 11,952 Wallington 50,621 Marlborough 8,686 Nelson 27,536 Motueka 11,758 North Westland 10,132 Hokitika 9,000 Ashley 17,321 North Canterbury 33,015 Locate 18,922 Ashburton 7,963 Dicago 96,324 Sonthland 20,514 Total of Order 425,688 I.O.O.F. 44,138 Auckland Provincial District 4,138 N.I.O.O.F. 44,145 Averagi Lodge 1,406 Auckland Provincial District 4,415 B.U.O.O.F. 44,15 Auckland Provincial District 41,383 Baranaki 14,992 Hawke's Bay 22,644 Faranaki 14,992 Welson 19,014 South Canterbury 8,825 Jout Coromandel 1,155		5,021	1,716	79	99
Wangami 11,955 Wellington 50,621 Marlborough 8,686 Melson 27,536 Motueka 11,755 North Westland 10,131 Hokitika 9,000 Ashleyr 17,321 North Canterbury 33,015 Lytelton 18,922 Ashburton 7,966 Dago 96,324 Southland 20,514 Total of Order 425,682 LO.O.F. 441,383 N.I.O.O.F. 4418 Acrangi Lodge 1,406 Acrangi Lodge 1,406 Acrangi Lodge 1,406 Acranaki 44,418 B.U.O.O.F. 31,266 Canterbury 44,818 Canterbury United 26,927 Acranaki 14,993 Wellington 44,818 Nelson 19,014 South Canterbury United 26,927 A.O.S. 382 Ganctuary Sir George Grey <		1,444	685	57	3
Wallington		4,984	282		
Marlborough 8,686 Melson 27,536 Mototueka 11,756 North Westland 10,131 Hokitika 9,006 Ishley 17,321 North Canterbury 33,015 Lyttelton 18,922 Ishburton 7,965 Southland 20,514 Total of Order 425,682 I.O.O.F. 441,388 N.I.O.O.F. 4418 B.U.O.O.F. 4418 A.O.F. 4418 Auckland Provincial District 31,265 Hawke's Bay 22,644 Lawke's Bay 22,644 Paranaki 14,992 Wellington 44,815 Wellington 44,815 Wellington 44,815 South Canterbury 8,822 South Canterbury 8,822 South Canterbury 8,822 Jourt Coromandel 1,156 Total of Order 217,306 A.O.S. 440 Hand Lodge				216	19
Nelson		22,937	1,207	170	416
Motucka 11,785 10,185		890	219	26	28
North Westland		2,685	602	91	309
Solitika 1,000 17,321		320	299		515
17,321 33,011 17,321 33,011 17,321 33,011 17,321 33,011 18,922 36,332 36,532 3		850	387	25	173
Sorth Canterbury		1,532	264	15	43
18,922 19,000 10,000 1		2,482	589	201	31
18,922 18,925 19,014 1	23,460	8,131	959	380	89
Total of Order	15,647	2,293	632	93	259
Total of Order	5,047	2,251	528	71	65
Total of Order	84,289	7,900	2,821	354	960
Total of Order		1,540	600	370	35
I.O.O.F.		-	-		ļ
N.I.O.O.F. N.I	315,073	90,270	14,024	3,092	3,225
B.U.O.O.F. A.O.F.	32,852	4,738	1,868	1,038	887
A.O.F. Auckland District	4,194		168	51	
A.O.F. A.O.F.	4 000				
Suckland	1,322	-	46		38
Hawke's Bay 'aranaki 'aran				ļ ·	
August A	21,563	7,358	1,467	734	140
Paramaki		3,463	1,683	272	231
Vellington 44,818 Telson 19,014 Janterbury United 26,927 Jouth Canterbury 8,825 Juited Otago 47,671 Jourt Coromandel 1,158 Total of Order 217,306 A.O.S. 1,111 Arand Lodge of the North Island 18,361 Frand Lodge of Canterbury 26,054 Frand Lodge of Otago and Southland 12,987 Frand Lodge of Otago and Southland 12,987 Fordal of Order 69,908 Total of Order 30,616 Iew Zealand District 30,616 Itar of Hope Tent 320 Total of Order 44,265 S.D.T. S.D.T. Istional Division of New Zealand 5,326 Total of Order 11,10e H.A.C.B.S. 14,812 Iew Zealand District 14,812 P.A.F.S.A. 11,731 Arand Council of New Zealand 11,731		1,449	518	108	201
19,014		4,525	2,270		
Santerbury United				1,109	209
South Canterbury South Canterbury South Canterbury South Cango South Cango South Cango South Cancer South Canc		544	810	51	63
Animal		1,300	506	261	188
A.O.S. A.O.D. A		1,625	300	211	30
A.O.S. A.O.S. A.O.D. A		1,553	2,155	653	303
A.O.S. anctuary Sir George Grey 1,111 U.A.O.D. Fraud Lodge of the North Island 126,054 Frand Lodge of Otago and Southland 12,987 Frand Lodge of Otago and Southland 12,987 Frand Lodge of Otago and Southland 12,987 Total of Order 69,908 I.O.R.	819	107	175	17	40
U.A.O.D. trand Lodge of the North Island 18,361 trand Lodge of Canterbury 26,054 trand Lodge of Otago and Southland 12,987 trand Lodge of Otago and Southland 12,507 Total of Order 69,938 I.O.R. New Zealand District 13,326 tear of Hope Tent 320 Total of Order 30,616 tar of Hope Tent 320 S.D.T. Istional Division of New Zealand 5,786 Divisions separately registered 5,326 Total of Order 11,108 H.A.C.B.S. Iew Zealand District 14,812 P.A.F.S.A. Frand Council of New Zealand 11,731	180,879	21,924	9,884	3,416	1,206
Grand Lodge of the North Island 18,361 Grand Lodge of Canterbury 26,054 Grand Lodge of Otago and Southland 12,987 Grand Lodge of Otago and Southland 12,507 Lodges separately registered 69,908 I.O.R. 13,326 New Zealand District 30,616 Itar of Hope Tent 320 Total of Order 44,265 S.D.T. 5,326 Vational Division of New Zealand 5,326 Total of Order 11,106 H.A.C.B.S. 14,812 Yew Zealand District 14,812 P.A.F.S.A. 11,731 Grand Council of New Zealand 11,731	1,075		21	15	
Sample S					
Stand Lodge of Canterbury 26,054	15,141	1,200	1,200	702	118
12,987		2,027	342	380	86
Total of Order		1,171	1,028	428	345
Total of Order		2,164	571	293	74
I.O.R. 13,326 1	5,100	2,101		450	14
Sew Zealand District	57,780	6,562	3,141	1,803	623
Total of Order	10.00#		949	200	
Total of Order		0.505	313	89	837
S.D.T. S		2,787	1,326	40	198
S.D.T. Stational Division of New Zealand 5,786 Potal of Order 11,106 H.A.C.B.S. Sew Zealand District 14,812 P.A.F.S.A. Grand Council of New Zealand 11,731	310			10	• • •
Total of Order	38,662	2,787	1,639	139	1,035
Total of Order	E 00F	950	150	110	10:
Total of Order 11,108 H.A.C.B.S. Iew Zealand District 14,812 P.A.F.S.A. Frand Council of New Zealand 11,731		350	152	119	134
H.A.C.B.S. Iew Zealand District 14,812 P.A.F.S.A. Frand Council of New Zealand 11,731	4,821	· · ·	441	28	38
P.A.F.S.A. rand Council of New Zealand	9,846	350	593	147	172
rand Council of New Zealand 11,731	10,734	2,189	927	603	359
RERS	10,301	445	552	386	47
		1			
Otago R.E.B. Society 3,187	3,161		14	12	•••
Grand Total 846,315	665,879	129,265	32,877	10,702	7,592

TABLE VI.—Investments at Interest as on the 31st December, 1902.

				Deposi	ted with	Montagas	Govern-	
NAME OF SO	CIETY.		Total.	Post- Office Savings- Bank.	Other Banks.	Mortgages on Freehold Property.	ment and Municipal Deben- tures.	Other Invest ments
M.U.I.O.O	.F.		£	£	£	£	£	£
Auckland Distr			34,555	2,037	4,951	27,567	~	
Hawke's Bay "			17,554	496	491	15,982	570	
New Plymouth "	•••		12,345	1,350		10,545	450	
Wanganui "	••		6,451	976		5,475	1 1	• •
Wellington "	•••		25,891	3,286	137	19,898		2,570
Marlborough "	••		7,523	344		7,179		2,010
Nelson "	•••		23,849	697	300	15,265	7,514	75
Motnoka			10,624	267	270	10,087	1,014	
Touth Westland	•••		8,700	577	285	7,338	500	• •
Holzitilzo			7,151	219	1,836	5,096	1	• •
Achlow."	•••	::	14,018	3,324	377	10,317	•••	• •
Touth Contoubur			23,460	1,925	2,245	19,051	••	
rittolton	• •	1	15,647	163	794	13,547	1 149	239
t alalamentara	••	•••	5,047	333	525	4,189	1,143	• •
)tago	••	••	84,289	3,617	8,168	71,804	700	• •
Pouthland	••	•• [17,969	1,099	270		700	• •
outmand "	• •	••	17,503	1,055	210	12,100	4,500	••
Total of Order	••		315,073	20,710	20,649	255,440	15,377	2,89
I.O.O.I Grand Lodge of New Z			32,852	2,687	2,135	28,030		••
N.I.O.O. Auckland Provincial Di			4,194	969	595	2,630		
B.U.O.O Aorangi Lodge		ľ	1,322	332		990		
A.O.F	•• ••	••	1,024	552		990		••
Auckland Distr			21,563	1,800	6,263	13,500		
Tarrier's Dass			16,995	1,168	0,200	12,200	275	3,35
Danamaki		1	12,918	1,375	270		1	
Wallington	••	• •	36,702		378	10,965		20
Jolgon	••	••		5,366	384	29,487	4 450	1,46
You to when we TI make # "	• •		17,546 $94,679$	1,148	107	11,815	4,476	1 40
Canterbury United "		••	24,672	1,699	232	21,253	!	1,48
South Canterbury "	••	••	6,657	625	2,120	3,912		• • -
Inited Otago Court Coromandel	••	••	$\frac{43,007}{819}$	1,017	$1,401 \\ 175$	40,564 644	• •	2
	••	••				-	··	
Total of Order		••	180,879	14,198	11,060	144,340	4,751	6,53
A.O.S Sanctuary Sir George G			1,075	385		690		••
U.A.O.1								
Frand Lodge of the No		•••	15,141	1,021	596	12,724		80
Frand Lodge of Canter			23,219	1,970	509	20,225		51
Frand Lodge of Otag	o and Sou	thland	10,015	855	1,336	7,524	300	
Lodges separately regis	tered		9,405	1,593	1,509	6,303		
Total of Order		-	57,780	5,439	3,950	46,776	900	
I.O.R		•	91,100	J,±09	5,500	+0,770	300	1,31
New Zealand District	•	1	12,087	1	481	11,606		
New Zealand Central D)istriat]		3,768			9 500	• •
Star of Hope Tent		\	$26,265 \\ 310$		316	19,681	2,500	• •
Seer OF ITANG TORE	••		210	90		220	••	• •
Total of Order	••	••	38,662	3,858	797	31,507	2,500	
S.D.T				1	İ			
National Division of Ne Divisions separately reg		::	$5,025 \\ 4,821$	294 128	98 8	4,633 4,685	••	• •
Total of Order	••		9,846	422	106	9,318		•
H.A.C.E New Zealand District			10,734	1,059	2,915	6,760		
P.A.F.S. Frand Council of New	.A. Zealand	••	10,301	1,398	1,593	7,310		
R.E.B. Society .			3,161	229		2,932		
·							[
Grand Total .			665,879	51,686	43,800	536,723	22,928	10,74

TABLE VII.

ISOLATED FRIENDLY SOCIETIES.

Reg. No.	Name of Society.	Place of Establishment.	Year of Esta- blish- ment.	Number of Members on Dec. 31, 1902.	Total V	Wor	th.	Benev	olei	åt.	Man me		-
					£	s.	d.	£	s.	d.	£	s.	d.
183	Grey Valley Accident Relief Fund	Brunnerton	1881	164	76	4	5	44	10	4	31		
277	Denniston Collieries' Medical and Accident Relief Association	Denniston	1891	460	1,757	3	1	1,217	3	1	54 0	0	0
279	United Fire-brigades Accident Assurance Society of New Zealand	Napier	1891	1,011	765	9	9	765	9	9		•	
2 86	Wellington Friendly Societies' Jubilee Orphanage Society	Wellington	1887	21	532	11	11	532	11	11			
293	Blackball Colliery Accident Relief Fund Society	Blackball	1894	212	285	16	1	257	3	4	28	12	9
299	Auckland Labourers' Accident Fund Association	Auckland	1898	104	49	14	11	21	9	4	28	5	7
300	Wellington Wharf Employees' Society	Wellington	1896	91	35	5	3	14	9	7	20	15	8
304	Auckland United Friendly So- cieties' Conference	Auckland	1899	••	181	12	1.	87	10	3	94	1	10
306	Waikato Medical and Accident Society	Huntly	1900	168	36	11	1				36	11	1
307	Millerton Colliery Medical and Ac- cident Relief Association	Granity	1899	413	344	16	0	344	16	0			
310	New Zealand Collieries, Railway, and Oil Syndicate Employees' Benefit Society	Kaitangata	1887	307	150	2	0	101	18	1	48	3	11
	Total			2,951	4,215	-6	7	3,387	1	8	828	4	11

JUVENILE FRIENDLY SOCIETIES.

Reg. No.	Name of Society.	Place of Establishment.	Year of Esta- blish- ment.	Number of Members on Dec. 31, 1902.	Total Worth.	Benevolent.	Manage- ment.
288 290	Court Pride of the Forest, A.O.F. Court Pride of Invercargill, A.O.F. Total	Dunedin Invercargill	1893 1894	67 53 120	£ s. d. 19 16 8 29 15 1 49 11 9	£ s. d. 11 3 8 22 14 8	£ s. d. 8 13 0 7 0 5

Working-men's Club.

Reg. No.	Name of Society.	Place of Establishment.	Year of Establish- ment.	Number of Members on 31 Dec., 1902.	Amount of Funds at end of Year.
151	Wellington Working-men's Club and Literary Institute	Wellington .	. 1877	1,086	£ s. d. 7,141 12 5
162	Christchurch Working-men's Club and Mutual School of Arts	Christchurch .	. 1880	385	4,015 18 8
186	Greytown Working-men's Club	Greytown .	. 1878	183	776 14 3
202	Club Garibaldi	Wellington .	. 1882	48	77 19 6
209	Sydenham and Addington Working-men's Club and Mutual School of Arts	Sydenham .	. 1884	404	1,838 13 2
215	Auckland Working-men's Club and Mechanics' Institute	Auckland .	. 1879	532	2,335 10 6
231	Kaiapoi Working-men's Club	Kaiapoi .	. 1885	389	1,299 1 10
238	Petone Working-men's Club and Literary Institute	Petone .	. 1887	405	1,780 14 8
267	Palmerston North Working men's Club and Literary Institute	Palmerston N	. 1899	315	549 16 5
271	Ashburton Club and Mutual School of Arts	Ashburton .	. 1886	607	4,016 0 0
272	Blenheim Working-men's Club	Blenheim .	. 1888	190	229 3 4
305	Oxford Working-men's Club	East Oxford .	. 1887	132	380 14 2
309	Napier Working-men's Club	Napier	. 1877	855	4,169 10 9
	Total			5,531	28,611 9 8

TABLE VII.—continued. Specially Authorised Societies.

Reg. No.	Name of Society.	Place of Establishment.		Year of Establish- ment.	Number of Members on 31 Dec., 1902.	Total W of Fun		h
						£	s.	d.
223	Invercargill United Friendly Societies' Dispensary	Invercargill		1884	1,253	1,271	12	1
229	Sydenham and Suburban Co-operative Money Club	Sydenham		1885	1,443	26,363	14	9
241	New Zealand Friendly Societies' Guarantee Association	Wellington	••	1889	• •	1,093	15	2
242	Dunedin United Friendly Societies' Dispensary	Dunedin .		1887		4,542	12	6
246	Lyttelton United Friendly Societies' Dispensary	Lyttelton .	¦	1886	366	389	18	5
251	New Zealand Foresters' Guarantee Association	Christchurch .		1886		693	3	0
263	Stanmore Brass Band	Linwood .	[1883	32	339	17	3
268	Newton Band Society	Newton .		1885	. 30	546	3	7
275	Ivy of Linwood Co-operative Money Club	Christchurch .		1889	192	3,176	1	4
276	Waimate Brass Band	Waimate .	1	1892	27	220	1	7
284	Christchurch and St. Albans Co-operative Money Club	Christchurch .		1892	577	11,582	17	0
285	Westport City Band Society	Westport .	. , [1893	26	263	7	0
294	Wellington United Friendly Societies' Dispensary	Wellington .		1894	2,318	278	16	7
	Total				6,264	50,757	0	3

Approximate Cost of Paper.—Preparation not given; printing (2,175 copies) £40 19s.

By Authority John Mackay, Government Printer, Wellington.—1904.

Price 1s.]