

IV.—THE MODEL TABLES.

It was mentioned in the Registrar's former report that a series of standard tables of contributions was in course of preparation, on the responsibility of Mr. Frankland, the actuary attached to the office. It was mentioned that the issue of these tables was delayed owing to the difficulty attaching to several of the actuarial questions at issue, more particularly the question as to the proper mode of estimating allowances receivable in protracted sickness, there being a difference of opinion on this subject amongst the highest authorities. After mature deliberation, and after corresponding, in a private capacity, with several actuaries of eminence, Mr. Frankland decided that, under the circumstances, it would be advisable to take into account the practice of reducing the sick-pay in cases of protracted sickness; and he was thus enabled to indorse, after the correction of a few inaccuracies elicited by an exhaustive examination, the tables mentioned in the Registrar's previous report, which had been prepared and recommended by Messrs. Leslie and Black, of the Manchester Unity of Odd Fellows, in Dunedin. Amongst the actuaries consulted, Mr. Frankland desires to record his thanks especially to Messrs. A. M. Black, F.I.A., of the Australian Mutual Provident Society, Sydney; George King, F.I.A., of the Alliance Assurance Company, London; and William Sutton, F.I.A., of the Friendly Societies Registration Office for the United Kingdom, for the valuable advice he has received from them, though of course they must not be held responsible for the conclusions at which he has arrived. Whilst approving generally the recognition, in valuations and in the computation of tables, of the practice of reducing sick-pay, Mr. Frankland wishes it to be understood that he regards protracted sickness as a risk which even more imperatively requires to be spread over a considerable number of members than sickness of an acute nature. The tables, with introductory observations explanatory thereof, are appended in Schedule VI. hereto.

V.—THE CARD SYSTEM AND NEW RETURN FORMS.

A mass of data respecting the vital statistics of registered friendly societies was available through the quinquennial returns collected under section 13 (1, c) of the Act, and mentioned in the Registrar's first report. To utilize these data for actuarial purposes, it became necessary to transcribe the information on to cards—one card being allotted to each member—in order that the data might afterwards be classified in various ways. The form of card used for this purpose is here subjoined:—

Name of Society :

Name : _____

Occupation : _____

Mode of admission (whether by initiation, reinstatement, or clearance) : _____

Amount of fee paid on admission : £ _____ s. _____ d.

Of Member. Of Wife.

Year of birth : _____ 18 . _____ 18 .

Date of admission : _____

Date of exit : _____

Mode of exit : _____

Cause of death : _____

Experience of Sickness :

From _____ years of age to _____ years of age.

Year in which Sickness occurred.	Period for which Sick-pay was allowed.		Rate of Payment per Week.	
	Weeks.	Days.	Shillings.	Pence.

The laborious process of transcription is now completed, and it is therefore hoped that valuable statistics, based on these returns, may appear as a schedule to the Registrar's next report.

It was considered that much of the labour of transcription might be saved for the future, and also much labour to the secretaries of societies, by issuing blank cards, and desiring the secretaries to fill in certain particulars respecting members who joined during the past year; and this plan has accordingly been adopted. The labour thus saved to secretaries consists in the filling-in on the return-sheets, now to be rendered annually instead of quinquennially, of names of members in respect of whom no particular contingency (such as sickness, marriage, secession, or death) happened during the period to which the return relates; while the labour saved to the department consists in the avoidance of the transcription, from return-sheets to cards, of information relating to members who joined during the year. Cards for the year 1878 (*i.e.*, one card for each member who joined during 1878) have been received up to this time from the following societies. They have been very satisfactorily filled up.