

From this it will be seen that, in eight cases out of ten, the sickness experienced was much below that expected ; but also that the amount of *protracted* sickness diverged very greatly from the expectation—now on one side, now on the other. In one case the sickness after twelve months was nearly eight times the amount expected by the tables. These facts go far to justify the Actuary's dictum that safety requires, in the case of small lodges, an addition to be made to the reserve brought out in respect of chronic sickness, even where the sick allowance is considerably reduced, and that it requires *very* large numbers to enable a lodge safely to insure *full* pay in permanent sickness, as is done by several lodges of the Auckland District of the Manchester Unity of Odd Fellows.

In several cases the valuers have, with very praiseworthy industry, investigated the sickness experience anterior to 1875, and have sometimes found it to fluctuate from the expected result in the opposite direction to that manifested in 1875–79. Thus, in the case of the Blue Spur Lodge, which shows the greatest measure of insolvency of all the lodges, notwithstanding the highest average rate of interest in the District, and a favourable sickness experience in 1875–79 (as shown by the above table), the valuers ascertained that the sickness had been very heavy during the earlier years of the Lodge's existence.

Before quitting the subject of the sickness experience, it may be desirable to refer to the information afforded by the valuers relative to the occupations followed by members. For this purpose it will be best to adopt, not the detailed classification which the valuers have given, but that made use of by Mr. Finlaison, Actuary to the English National Debt Office, in his Report on Friendly Societies Statistics, viz., (1.) Light labour—(a) with exposure to weather, (b) without exposure to weather; (2.) Heavy labour—(a) with exposure to weather, (b) without exposure. A fifth class must be added, viz., that of miners. Adopting this classification, we obtain the following results :—

Name of Lodge.	Total.	Light Labour.		Heavy Labour.		Miners.	Unspecified.
		Without Exposure.	With Exposure.	Without Exposure.	With Exposure.		
Albion ..	111	55	11	13	19	1	12
Alexandra	27	4	14		9		
Blue Spur	70	10	4	3		53	..
Cromwell	56				..	25	31
Dalton ..	50	18	10		12	2	8
Dunedin	194	114		31	38		11
Hand and Heart	298	97	59	41	38	10	53
Lake Wakatipu ...	37	6	4	2	10	5	10
Outram	88	10	32	6	23		17
Palmerston	19	5	7	1	6		..
Roxburgh ..	53	13	1	4	11	24	..
Waipori	34	11	1	2		20	
Waitahuna	65	4	8		2	39	12
Total	1,102	347	151	103	168	179	154

It may be interesting to compare these totals with the corresponding ones in Mr. Finlaison's investigation, comprising registered friendly societies over all England and Wales :—

	Finlaison.	Otago Lodges.
Light labour, without exposure to weather	36·2	45·1
" with "	7·4	19·6
Heavy labour, without "	11·9	13·4
" with "	44·5	21·9
	100·0	100·0

The tendency of Mr. Finlaison's results was to show the highest sickness in the class of heavy labour with exposure, next in heavy labour without exposure, next in light labour without exposure, while the smallest sickness was shown by light labour with exposure to weather. The divergence from the mean of the healthiest and least healthy class was very marked, especially at the higher ages. The classes were found to compare quite differently in respect of mortality—indeed, to be almost in the reverse order. Heavy labour with exposure to weather was found to yield the lowest death-rate at all decennial age-periods from 30 to 70, inclusive ; light labour without exposure yielded the highest ; while the mortality of the remaining two classes was on the whole nearly the same. On both grounds, therefore, the class of heavy labour with exposure appears to comprise the least eligible risks from a friendly society point of view, both because the sickness is highest, and because the mortality is lowest. In Mr. Finlaison's observations it included the following occupations : Agricultural labourers, brick-makers, builders, carmen, coal trade, costermongers, kiln men, labourers, railway labourers, salt trade, and watermen. The most numerous sub-class here is undoubtedly that comprised under the general term "labourer" (agricultural or otherwise) but it would be most hazardous to assume that these will be equally undesirable as risks in New Zealand friendly societies as they are in those of the mother-country. It may indeed be anticipated that the mortality will be equally low, if not lower ; but there is reason to expect, both from the greater comfort of the labourers' homes and from the inferior severity of the work, that the sickness experienced will be considerably less—perhaps less than that yielded by one or more of the other three classes.

Respecting gold-miners no important statistics of sickness have as yet been compiled, nor does the