

lodges, courts, sanctuaries, tents, divisions, &c.), being established in this colony: two are railway benefit societies; one is a collecting society (The New Zealand Prudential Assurance Society), while the remaining four are isolated local societies. The nine affiliated orders are found to be thus represented in the Colony of New Zealand:—

Manchester Unity Independent Order			
of Odd Fellows	... 15 Districts	and	113 Lodges.
Independent Order of Odd Fellows	... 1 Grand Lodge	„	22 Subordinate Lodges.
Ancient Order of Foresters	... 7 Districts	„	74 Courts and 1 Sanctuary of Shepherds.
United Ancient Order of Druids	... 1 Grand Lodge*	„	4 Lodges.
Loyal United Friends' Benefit Society	... 1 Grand Lodge	„	3 Lodges.
Independent Order of Rechabites	... 3 Districts†	„	33 Tents.
Sons and Daughters of Temperance	... 1 Grand Division		10 Subordinate Divisions.
Hibernian Australasian Catholic Benefit Society	... 1 District	and	23 Branches.
Protestant Alliance Friendly Society of Australasia	... 2 Grand Councils‡		8 Lodges.

Taking each lodge, court, &c., of the affiliated orders as a unit, equally with each isolated society, it is thus seen that there are altogether 299 distinct bodies or benefit clubs included in the list. Of these 142 were registered, and 157 were unregistered.

The dates of establishment of these bodies have been ascertained, it will be seen, in nearly all cases. The earliest established club was the New Plymouth Friendly Society, founded in 1841. Next came 10 lodges of the Manchester Unity Independent Order of Odd Fellows, the earliest of which, the Loyal Nelson Lodge, was established in 1844. The earliest Foresters' Court, Court Star of Canterbury (Christchurch), was established in 1852; the first lodge of the American Order of Odd Fellows, and the first Rechabite Tent, in 1863; the first branches of the Hibernian Society about 1870; the first division of the Sons of Temperance in 1871; the first lodge of the Protestant Alliance, in 1873; while the United Ancient Order of Druids, and the Loyal United Friends, have only commenced operations in the colony within the last two or three years. Altogether there were 9 bodies established prior to 1850; 14 established in 1850-9; 81 bodies established in 1860-9; and 175 established in 1870-79. Of these last, 12 were established in 1877, 10 in 1878, and 32 in 1879.

Sixty of the lodges, &c., were established in the large towns of Dunedin, Wellington, Christchurch, and Auckland, and the remaining 239 in the smaller centres of population.

On turning now to the remaining columns of the table, it will be seen that the information supplied is unfortunately very incomplete. That which is most nearly complete is the information relating to the number of members on 31st December, 1879, 256 out of 299 lodges, &c., having supplied the requisite datum. As, however, only 232 of these supplied the other items required, it was considered most advisable to exclude the members of the remaining 24 lodges, &c., from the general total, in order not to mar the comparability of the totals of the several columns. All numbers thus excluded from the general totals have been included within square brackets. Adding the membership of these 24 lodges, &c., to the general total (16,492) given in the table, 18,212 is obtained as the total membership on 31st December, 1879. Casting out the New Zealand Prudential Assurance Society, and the two railway benefit societies (1,291 members), which cannot be fairly compared with the strictly local bodies, there results 66·9 as the average number of members per lodge, court, &c. Taking into account the 43 bodies which did not return their membership, and the possibility that other societies or branches exist unknown to the Registrar, and making a reasonable allowance for double membership, it may perhaps be fairly concluded that about 20,000 inhabitants of the colony were members of friendly societies at the end of the year 1879.

The number of members in the individual lodges, &c., ranged from 429 (in Court Star of Canterbury, A.O.F.) to 2 (in Court Patea, A.O.F.). There were 48 lodges, &c. (out of the 253, the collecting and railway societies being, as before, excluded), having more than 100 members, 14 having more than 200 members, 5 having more than 300 members, and 1 having more than 400: 145 lodges, &c., or considerably more than one-half, had less than 50 members, of which 29 had been established more than ten years. As an illustration of the growth of branches of friendly societies, it may be mentioned that the 22 lodges, &c., established prior to 1860, from which returns were received, had an aggregate membership of 3,983 persons—or 181·0 per lodge. With one exception, all the lodges having more than 300 members were established prior to 1855.

Those who understand the connexion of statistical regularity with the magnitude of the numerical basis of calculation—the “law of large numbers”—and the consequent risks attendant on small numbers in insurance enterprises, will appreciate the grave importance of these investigations into the numerical strength of lodges. The general result, it is needless to say, is that at present the majority of the lodges in New Zealand are far too small to be capable of safely insuring allowances in sickness, but that with the prospective increase of the population of the colony there is good hope that, if efforts be made to increase the membership as much as possible, they may eventually become large enough to insure with perfect safety the usual allowances—at any rate, in acute attacks of sickness.

One hundred and thirteen members died during the year out of a mean number of about 16,000. The rate of mortality was thus about 7·06 per thousand members. Fifty-two members' wives died during the same period, or about 3·25 per thousand *members*. As the number of married members could not in many cases be ascertained, it is impossible to give the rate per thousand *members' wives*. It may be conjectured, however, that it lay between 4 and 5. These are undoubtedly very low rates, and it may be anticipated that among members the rate will continue to be low, though amongst members' wives (especially, as pointed out to the Actuary by Mr. Nosworthy of Court Blenheim, A.O.F., in the larger centres of population) there is some reason to fear that the death rate may, owing to

* Central body in Australia. † One of these, however, has its central office in Australia.

‡ Both of these, however, have their central offices in Australia.