cannot be anticipated, for such anticipation would very likely be falsified. Every secession that has taken place in your district since the inauguration of the first lodge has necessarily been taken into account in the accompanying valuation, in that all the liabilities of the society in respect of members who have seceded have ceased, while the payments made by such members remain as a portion of the funds. Any secessions which may take place during the current five years will equally affect the next valuation, so that the rate of secession does materially influence the results as disclosed by valuation, only it is allowed to do its work first, and is only taken account of when its effects have been experienced.

But, as a matter of fact, secessions are not nearly as profitable to a society as many members imagine them to be. If adequate rates are charged, most secessions would mean rather loss than gain to the society. For who are those who secede? Generally the young and healthy members. The selection is against the society. Members who have once experienced its benefits, and feel that they are likely to do so again, will strain every nerve rather than lose a membership which promises to be so valuable an aid to them. That this is not conjecture, but is based upon experience, may be seen from the subjoined extract from the tables of the Foresters' experience, 1871–75:—

Rate of Withdrawal per Cent. per Annum among the Members who had been Sick and those who had not been Sick during the Five Years 1871–75.

Ages.	Members sick.	Members not sick.
20	3·281	15·505
25	2·762	11·027
30	1·993	7·656
35	1·397	5·199
40	·965	3·056
45	·682	1·676
50	·397	1·032
55	·324	·515
60	·287	·311

It will thus be seen what an enormous influence age and health have on the rate of secession from a society, and what a mistake it is to suppose that they are invariably even financially beneficial to the society.

In conclusion, then, as a result of the valuation which I have made of the financial position of your district, I would simply recommend you to enforce your own rules. If the contributions prescribed in your District Rules are enforced for the future, I have little doubt that nearly, if not quite, all the lodges which now show a deficit will have got themselves into a sound condition by the time the next valuation is made. Of course I must be understood to include, in this recommendation, one that the contributions shall be proportional—that is, that those lodges which grant lower benefits shall pay lower rates of contribution, not only to their own Sick Fund, but *also to the district funeral levy*. An exception might be made in the case of the older members of the Britannia and Antipodean Lodges, on account of their ownership of a valuable property; but the latter should pay more than the utterly inadequate 13s. per annum at present contributed by so many of them. Besides the resumption of adequate contributions, some special effort will be requisite on the part of the members of the Rose of the Valley, St. George, and Heart of Oak Lodges, whose deficiencies amount to about £12, £13, and £14 per member respectively.

Attached to this report you will find Tables A, B, C, and D, giving various particulars elicited in the course of the valuation in a succinct form.

Wishing you a large measure of success in your philanthropic work,

I am, &c.,

Alfred G. Wiggins,
Public Valuer.

Wellington, 20th November, 1883.