

without regard to age and liabilities at the time of admission, is both unfair and unjust, and would not be tolerated in any society wherein there is a fair comprehension of the partiality of the effects it produces. To promise present benefits for the rate of contributions which members now pay is to invite a condition of ruin and decay."

General Cameron Lodge.—"The principles on which this lodge has been established are not in accord with those principles of assurance which meet with approval for their correctness, nor do they give fair promise of future success. The estimate of 5 per cent. interest may, or may not, for a long time be realized on the investments; but even with such success a solvent condition cannot be attained under existing regulations. The contributions are most unreasonably insufficient, and permanent stability is made impossible."

Mansion of Peace Lodge.—"Even if this rate (5 per cent.) is quite certain, the contributions are really too low to be permanently relied upon as being factors competent to the production of the benefits promised."

A committee was appointed to report on Mr. Watson's valuation. Their report, it is satisfactory to notice, recognizes the force of Mr. Watson's arguments; and the society has since registered an amendment of its rules, having adopted Mr. Watson's advice in respect of a graduated scale for future members, and having raised the rate of contribution for members already on the roll. The Grand Master of the district, in his address, thus refers to this matter: "The general public are now well versed in society statistics; and if two societies are working in a community, the one having a properly-graduated table of contributions and benefits, while the other can only say that its tables are the result of guesswork, the general public will be found supporting that society which can show that it has been guided by experience in the preparation of its tables." One thing, at least, is sure: the more this important matter is discussed, and the better the principles of a sound basis for friendly societies are understood, the more rapidly will come the ruin of those societies which refuse to be guided by experience in the adoption of scales of contributions and benefits.

Among the amendments of rules, for registry of which application was made during the year, one which was passed by the Fountain of Friendship Lodge, M.U.I.O.O.F., established at Auckland, is worthy of special mention. The lodge has added to its rules one dealing with the distribution of any surplus which, after each quinquennial valuation, the valuer may recommend as being available for division. Under this rule each member at the date of valuation is to be credited with a share of such available surplus under a fixed scale graduated in accordance with his length of membership, and his share may be applied for his benefit in various ways, according to his requirements. The matter is one of great importance, as being closely connected with that of sufficient rates of contribution, and is therefore appended to this report (Schedule II.). Perhaps, were a similar rule, which is capable of considerable modification, commonly adopted, members of friendly societies would not be unwilling to contribute even a little more than the safe minimum, as they would be entitled, at the end of each quinquennium, to share in the surplus arising from the specially-favourable experience of their society, or from the realization of a higher rate of interest than that anticipated, or from any other cause which had contributed to the prosperity of the period.

Vouchers for claims made by secretaries for furnishing statistics of sickness, mortality, &c., were passed during the year, amounting to £113 2s. 6d.

In answer to the circular which was issued from this office to friendly societies, notifying that payment for this special information had been authorized by the Government, the Otago District, M.U.I.O.O.F., declined, on behalf of its branch secretaries, to receive payment for the trouble involved in making out the returns asked for, on the ground that "the supplying such information is of supreme importance to the members of friendly societies, and that the value of the annual reports presented to Parliament, containing the sickness, mortality, and other experience of societies throughout the colony, are of continually-increasing importance and usefulness in the working of friendly societies." This is an exceedingly liberal and unselfish view to take of the question. Most secretaries, it would appear, prefer to be paid for their services in this respect, arguing, doubtless, that their work is asked for in the interests of friendly societies generally, and that it ought not to be expected that such work should be gratuitously performed.

REGISTRATION OF SOCIETIES AND BRANCHES.

During the year the total number of registrations was 40, distributed as follows:—

Manchester Unity Independent Order of Odd Fellows	...	2 Lodges.
Independent Order of Odd Fellows (American)	...	4 Lodges.
British United Order of Odd Fellows	...	1 Lodge.
Ancient Order of Foresters	...	1 District and 5 Courts.
United Ancient Order of Druids	...	9 Lodges.
Loyal United Friends' Benefit Society	...	1 Lodge.
Independent Order of Rechabites	...	5 Tents.
Protestant Alliance Friendly Society of Australasia	...	4 Lodges.
Isolated Friendly Society	...	1.
Working Men's Clubs	...	2.
Independent Order of Good Templars	...	3 Lodges.
Isolated Specially-authorized Societies	...	2.

In the following table the progress of registration during the year is shown by a comparison between the number of societies on the register on the 1st January and the 31st December respectively:—