

5. A valuable contribution to vital and health statistics by Mr. Francis G. P. Neison, F.I.A., has been recently published, relating to the experience of the Independent Order of Rechabites, Salford Unity, for the years 1878-87. Appendix III. contains extracts showing the most important results of this investigation. The death-rate of the society is exceedingly light, while the sickness experience, although exhibiting differences in groups of ages, when regarded as a whole is found not to vary much from that of the Foresters and Odd Fellows.

6. A scheme for the establishment of a National Pensions Fund in England has been propounded in a paper read before the British Association, at Newcastle, by the Rev. W. Moore Ede, M.A., Rector of Gateshead. Reference is made to Canon Blackley's national insurance scheme, and it is alleged that the Select Committee which was appointed to consider that scheme reported as to its soundness, if the element of sick-pay were eliminated. Reference is also made to the establishment of national insurance in Germany. A precedent and analogy is found in the Compulsory Education Act; and it is asserted that the English nation is gradually directing its efforts to supplement individualism by national measures. Praise is accorded to the voluntary efforts of friendly societies and other organizations for thrift; but it is affirmed that *no provision has been made by them for old age*. The terrible misery of those whose dread of the workhouse in prospect is almost as great a trial as its realization is depicted. The large percentage of those who reach old age is stated; and it is explained that, in order to provide the very smallest pittance in the shape of a deferred annuity, commencing at the age of sixty or sixty-five, payment must be made in early manhood, and it is proposed to extend such payment over three years. It is argued that the sacrifice thus demanded would be compensated for by the sense of security which it would afford against fear of absolute destitution in old age. Reference is made to the fact that in Germany and Denmark employers are required to contribute a fixed share towards such pensions, and that the sum is further supplemented by State aid, and it is argued that such a system is fair. Only one detail of the scheme is set forth—namely, that *all* persons should be entitled to the pension as a right. It is argued that, the deferred-annuity portion of insurance being thus provided for, the contributions to benefit societies for aid in sickness, &c., would be lightened, and only those who had evaded the obligation of the compulsory scheme would have to suffer the hardship of a pauper's lot.

7. A friendly society case was recently tried in England, in which the defendants were trustees of a lodge of the M.U.I.O.O.F., who, without the knowledge or consent of the Board of Directors, had, contrary to the provisions of the rules of the Order, appropriated and divided part of the lodge funds. There could not be any doubt as to the illegality of such action, but one remark of the Judge before whom the case was brought has a general and very important significance. In answer to an application for costs, the Judge said that, while admitting that the defendants did not intend to deal with the money in any way that they thought to be either fraudulent or wrong, he could not pay attention to the argument put forward by the counsel for the defence, that the trustees were ignorant of their own laws. "If," he said, "there is an ignorance that ought never to be excused, it is an ignorance of the laws under which they were acting as trustees for a body of men who were in all probability as little able to protect themselves as they could be, and who therefore required the protection of these trustees, who, as a rule, are officers standing on a rather higher social position than the people for whom they are the representatives as trustees." In connection with this subject it may be mentioned that an able series of papers, by Mr. S. G. Johnson, Town Clerk of Nottingham, on the duties and responsibilities of trustees, appeared last year in the *Odd Fellows' Magazine*. It is probable that the papers will be published in pamphlet form.

8. Information as to the forms kept in the Registry Office for the convenience of societies and sent free on application is to be found in Appendix V.

REGISTRATION OF SOCIETIES AND BRANCHES.

9. The total number of registrations during the year 1889 was 23, distributed as follows: M.U.I.O.O.F., 4 lodges; I.O.O.F., 4 lodges; A.O.F., 5 courts; I.O.R., 2 tents; S.D.T., 1 division; W.M.C., 2 clubs; I.S.S., 5 societies.

10. In the following table the progress of registration during the year is shown by a comparison of the number of societies on the register as at the beginning and end of the year respectively.

Name or Class of Society.	Statement as on the 1st January, 1889.	Statement as on the 31st December, 1889.
M.U.I.O.O.F.	15 districts, 128 lodges, and 2 widow and orphan funds	15 districts, 130 lodges, and 2 widow and orphan funds.
I.O.O.F.	1 grand lodge and 24 subordinate lodges	1 grand lodge and 27 subordinate lodges.
N.I.O.O.F.	1 district and 2 lodges	1 district and 2 lodges.
B.U.O.O.F.	1 district and 4 lodges	1 district and 3 lodges.
A.O.F.	8 districts, 94 courts, and 1 widow and orphan fund	8 districts, 99 courts, and 1 widow and orphan fund.
A.O.S.	2 sanctuaries	2 sanctuaries.
U.A.O.D.	43 lodges	41 lodges.
L.U.F.B.S.	1 grand lodge and 1 subordinate lodge	1 grand lodge and 1 subordinate lodge.
I.O.R.	2 districts and 40 tents	2 districts and 39 tents.
S.D.T.	1 grand division and 12 subordinate divisions	1 grand division and 13 subordinate divisions.
H.A.C.B.S.	1 district and 21 branches	1 district and 20 branches.
P.A.F.S.A.	1 grand lodge and 11 subordinate lodges	1 grand lodge and 10 subordinate lodges.
R.E.B.S.	2 societies	2 societies.
I.F.S.	3 societies	3 societies.
W.M.C.	9 clubs	11 clubs.
I.O.G.T.	1 grand lodge, 53 subordinate lodges, and 2 temples	1 grand lodge, 53 subordinate lodges, and 2 temples.
I.S.S.	16 societies	20 societies.