

Over one-half of your members thus join the society under twenty-five years of age, and it is for this period of life likewise that withdrawals are at their greatest intensity, though the lapses for the next ten years are considerable. It is a tolerably general experience in friendly societies that the withdrawal rate is always the highest at that period of life at which the entrants predominate. Thus, whilst 80·5 per cent. of your members become free to benefits under age thirty-five, no less than 76·5 per cent. of the withdrawals occur in respect of the same group of ages. Not until the age forty-five is attained do the withdrawals become an unimportant factor in your society. As regards sickness-claimants, the proportion of these in early life is certainly high, and this feature should receive your careful attention. For mature life the sick-claims are not excessive in number. In the practical management of a friendly society it is most useful to be enabled to form an opinion of how many members per annum should be expected to claim the sickness-allowance, and another most useful aid is the average annual duration of these attacks of disablement. This latter information is afforded in the last column of the foregoing abstract. The duration of these attacks of sickness is not materially different from what represents the normal experience. That the intensity of attacks of sickness increases rapidly with advancing life is clear.

In order that the broad results of this inquiry may be compared with those of other investigations into the health and longevity of the working-classes of this country, there is presented in the following table a summary of the results deduced from the two most recent inquiries of this character. The sickness and mortality experience of the working population of this country have been examined by several authorities during the last fifty years; but, taking the investigations in chronological order, the two most recent and complete researches have been—

(a.) The experience of the Manchester Unity of Odd Fellows for the five years 1866-70;

(b.) The experience of the Ancient Order of Foresters for the five years 1871-75.

Accordingly, the broad results brought out by these two investigations have been recast as regards the age-distribution of their members, so as to make them comparable with the facts now adduced in connection with your own experience.

SUMMARY OF THE MORTALITY AND SICKNESS-EXPERIENCE OF MEMBERS OF FRIENDLY SOCIETIES
(MALES).

Ages.				Number of Years of Life exposed to Risk.	Deaths.	Weeks of Sickness- claim.	Mortality per Cent. per Annum.	Weeks of Sickness- claim per Member per Annum.
<i>The Manchester Unity of Oddfellows, 1866-70.</i>								
18 —	...	...	...	202,910	1,283	150,465	0·632	0·742
25 —	...	...	...	506,053	3,986	435,982	0·788	0·862
35 —	...	...	...	278,604	3,048	319,003	1·094	1·145
45 —	...	...	...	188,850	3,111	359,855	1·647	1·905
55 —	...	...	...	112,431	3,235	411,788	2·877	3·663
65 —	...	...	...	29,707	1,756	253,657	5·911	8·539
75 and upwards	...	...	...	2,493	261	44,283	10·469	17·763
Totals	...	...	...	1,321,048	16,680	1,975,033	1·263	1·495
<i>The Ancient Order of Foresters, 1871-75.</i>								
18 —	...	...	...	191,854·0	1,445	159,431	0·753	0·831
25 —	...	...	...	518,203·5	4,182	471,643	0·807	0·910
35 —	...	...	...	363,326·0	4,266	452,370	1·174	1·245
45 —	...	...	...	156,309·5	2,816	299,161	1·802	1·914
55 —	...	...	...	54,019·5	1,775	201,623	3·286	3·732
65 —	...	...	...	16,790·0	1,093	154,722	6·510	9·215
75 and upwards	...	...	...	1,663·5	238	30,086	14·307	18·086
Totals	...	...	...	1,302,166·0	15,815	1,769,036	1·214	1·358
<i>The Independent Order of Rechabites, Salford Unity, 1878-87.</i>								
18 —	...	...	...	36,836·5	222	38,947	0·603	1·057
25 —	...	...	...	42,469·0	216	43,270	0·509	1·019
35 —	...	...	...	26,161·0	162	35,279	0·619	1·349
45 —	...	...	...	14,474·5	162	26,991	1·119	1·866
55 —	...	...	...	5,378·5	125	15,684	2·325	2·915
65 —	...	...	...	1,651·0	96	13,969	5·815	8·463
75 and upwards	...	...	...	299·0	57	6,070	19·063	20·300
Totals	...	...	...	127,269·5	1,040	180,210	0·817	1·416

To compare the results, and to draw deductions as to their being either favourable or the reverse, implies, of course, some standard of measurement, but it is doubtful whether any exact standard of sickness and mortality of the industrial classes of this country really exists. For such a comparison to truly apply it is essential that the condition of the two things to be measured