

COMPARISON of ACTUAL MORTALITY with the EXPECTATION according to the M.U. 1866-70 Experience, in Quinquennial Age-periods.

Age.	Number of Deaths.		Death-rate per Thousand.	
	Actual.	Expected.	Actual.	Expected.
Under 25	36	50.66	4.56	6.42
25-30	44	59.02	5.57	7.48
30-35	35	67.75	4.35	8.42
35-40	38	75.89	5.01	10.01
40-45	28	72.24	4.67	12.04
45-50	41	70.65	8.48	14.62
50-55	57	66.83	16.03	18.80
55-60	41	48.54	21.76	25.77
60-65	15	32.50	16.60	35.97
65-70	8	12.05	33.54	50.52
70 and upwards	13	10.80	100.00	83.07
All ages	356	566.93	7.27	11.58

TABLE of SECESSIONS among those who were Sick and not Sick respectively, during the Quinquennium preceding Valuation, in Quinquennial Age-periods.

Age at Beginning of Quinquennium or at Entry.	Number of Members who									
	Admitted before Quinquennium.					Admitted during Quinquennium.				
	Were Sick during Quinquennium.		Were not Sick during Quinquennium.		Died during Quinquennium.	Were Sick during Quinquennium.		Were not Sick during Quinquennium.		Died during Quinquennium.
	Lapsed during Quinquennium.	Were included in the Valuation.	Lapsed during Quinquennium.	Were included in the Valuation.		Lapsed during Quinquennium.	Were included in the Valuation.	Lapsed during Quinquennium.	Were included in the Valuation.	
Under 25	108	465	527	437	28	68	618	1,096	2,147	18
25-30	54	482	479	513	30	28	237	434	846	10
30-35	61	575	434	612	27	20	126	248	531	10
35-40	51	613	307	567	31	15	74	119	246	4
40-45	31	552	167	433	35	..	30	30	100	2
45-50	27	491	117	350	47	1	9	8	90	1
50-55	12	313	55	183	51	..	..	..	4	1
55-60	..	186	15	108	33	..	..	1	1	..
60-65	..	64	5	44	12	..	1	..	..	..
65-70	..	19	1	7	5	..	..	..	..	..
70 and upwards	..	11	..	3	11	..	..	..	..	..
All ages	344	3,771	2,107	3,257	310	132	1,095	1,936	3,905	46

26. While in the societies under review the sickness-rate varied considerably, the total is slightly above the expectation. In the early history of New Zealand friendly societies, when as yet there was no record of their experience, it was frequently asserted that English rates were unsuitable as a basis for the valuation of New Zealand societies, and that the use of values so calculated was not justified under new and, as it was assumed, more favourable conditions. The collection of New Zealand statistics has, however, shattered the hope thus raised, there being evidence enough to satisfy an impartial investigator that in the valuation of New Zealand societies the estimated liability has not exceeded what may reasonably be regarded as a probable average value.

27. The death-rate is very low. Whatever proof a light mortality furnishes of the salubrity of the New Zealand climate, and of other favourable conditions of life in the colony, the increased longevity of members is, from a financial point of view, disadvantageous to societies whose chief benefit is an assurance against sickness.

28. The rate of secession is very high. Of 9,789 members admitted before the quinquennium preceding valuation 310 died. Of the remaining 9,479 the numbers sick and not sick were 4,115 and 5,364 respectively. Of the 4,115 who were sick 344 lapsed, being less than 9 per cent.; and of the 5,364 who were not sick 2,107 lapsed, being more than 39 per cent. Of 7,114 admitted during the quinquennium preceding valuation 46 died. Of the remaining 7,068 the numbers sick and not sick were 1,227 and 5,841 respectively. Of the 1,227 who were sick 132 lapsed, being less than 11 per cent.; and of the 5,841 who were not sick 1,936 lapsed, being more than 33 per cent. It would be difficult to estimate the money value of contingent lapses even if a reasonably probable assumption could be made as to the rate of secession. On the one hand, there is a gain to the society represented by the surrender values. Against this is to be set the loss likely to arise from the lapse of the healthiest lives, an unknown quantity indeed, but not insignificant if the foregoing statistics be taken as indicative of the effect of selection against the society.

29. For the information of societies the following memorandum from the Revising Barrister was circulated in terms of section 5 (7, b.) of "The Friendly Societies Act, 1882":—

MEMORANDUM FOR THE REGISTRAR *re* SECESSION OF BRANCHES.

A PRACTICE prevails among some societies of making a rule which provides for the "dissolution or secession" of a branch. The following is a specimen of the rule in question, taken from one of the lodges of the Wellington District, M.U.I.O.F.:—

"DISSOLUTION OR SECESSION.

"48. Any lodge desiring to dissolve or secede from the district must do so according to District Rule 12.

"No lodge in this district shall be allowed to secede or dissolve without the consent of the District Meeting. Any lodge being desirous of seceding or dissolving shall first call a special general meeting. Every member shall have