

APPENDIX IV.—*continued.*

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1894.—TABLE B.

Causes assigned for Surplus.

- A.—Favourable sickness experience.
 B.—Profits arising from secessions.
 C.—Favourable position at commencement of quinquennium.
 D.—Higher average rate of interest on investments than that assumed by Valuer.

Causes assigned for Deficiency.

- E.—Inadequate rates of contribution.
 F.—Inadequate rates of contribution from original members.
 G.—Misapplication of benefit fund.
 H.—Unfavourable position at commencement of quinquennium.
 J.—Negligence in regard to investment of funds.
 K.—Disproportionate liability to District Funeral Fund under the "equal levy" system.
 L.—Violation of rules.
 M.—Unfavourable sickness experience.

Name of Society and Branch.	Ratio to Liabilities, per £1, of					Causes of Surplus or Deficiency.
	Present Value of Future Contributions to Benefit Funds.	Accumulated Benefit Funds.	Total Assets.	Surplus.	Deficiency.	
M.U.I.O.O.F.						
Motueka District—	s. d.	s. d.	s. d.	s. d.	s. d.	
Widow and Orphan Fund ..	10 9	9 11	20 8	0 8	..	*
North Westland District—						
Westport Lodge ..	11 5	11 4	22 9	2 9	..	C, D.
Charleston " ..	9 2	11 8	20 10	0 10	..	C, D.
Reefton " ..	12 0	10 5	22 5	2 5	..	C, D.
Waimangaroa " ..	16 4	1 5	17 9	..	2 3	H, J.
Hokitika District—						
Hokitika Lodge ..	5 4	15 6	20 10	0 10	..	B, D.
Waimea " ..	4 8	6 6	11 2	..	8 10	E, H, M.
Greymouth " ..	5 2	18 8	23 10	3 10	..	B, D.
Albert " ..	8 8	5 2	13 10	..	6 2	F, H, M.
Invercargill District—						
Shamrock Rose and Thistle Lodge	10 8	14 2	24 10	4 10	..	C.
St. George " ..	9 3	12 2	21 5	1 5	..	C.
Winton " ..	9 4	10 8	20 0	..	..	..
United Gore " ..	13 8	5 6	19 2	..	0 10	H.
Lumsden " ..	12 11	6 0	18 11	..	1 1	H, M.
Awarua " ..	13 10	3 10	17 8	..	2 4	H.
A.O.F.						
Auckland District—						
Court City of Auckland ..	9 8	7 10	17 6	..	2 6	E, H, J, M.
" Pride of Parnell ..	8 3	14 1	22 4	2 4	..	C, D.
" Zealandia ..	11 0	6 1	17 1	..	2 11	E, H, M.†
" Pride of Onehunga ..	11 1	3 9	14 10	..	5 2	E, H, M.
" Pride of the North ..	11 0	3 6	14 6	..	5 6	E, H, M.
" Robin Hood ..	10 5	6 7	17 0	..	3 0	E, H.
" Northern Wairoa ..	10 8	4 8	15 4	..	4 8	E, H.
" Pride of Newmarket ..	11 7	4 8	16 3	..	3 9	E, H, M.
" Nil Desperandum ..	12 1	3 0	15 1	..	4 11	E, H, J.
" Royal Oak ..	11 6	3 9	15 3	..	4 9	E, H, J.
" Star of the South ..	10 8	5 0	15 8	..	4 4	E, H, M.
" Star of Helensville ..	11 0	7 0	18 0	..	2 0	E, H.
" Victoria ..	12 4	4 2	16 6	..	3 6	E, H.
" Queen of the North ..	12 8	2 6	15 2	..	4 10	E, H, J, M.
" Excelsior ..	13 2	2 6	15 8	..	4 4	E, H, M.
Hawke's Bay District—						
Court Sir Charles Napier ..	11 2	9 9	21 1	1 1	..	A, D.
" Lord Clyde ..	11 9	6 8	18 5	..	1 7	E, H.
" Captain Cook ..	11 5	6 3	17 8	..	2 4	E, H.
" Sir Henry Havelock ..	11 4	5 8	17 0	..	3 0	E, H.
" Robin Hood ..	12 2	4 0	16 2	..	3 10	E, H.
" Ruahine ..	12 4	2 11	17 3	..	2 9	E, H.
" Heretaunga ..	12 0	5 2	17 2	..	2 10	E, H.
" Little John ..	12 11	4 7	17 6	..	2 6	E, H.
" Waitangi ..	12 6	5 6	18 0	..	2 0	E, H.
" Rising Sun ..	13 10	2 8	16 6	..	3 6	E, H.
" Ormond ..	13 10	3 6	17 4	..	2 8	E, H.
" Redcliffe ..	13 9	3 6	17 3	..	2 9	E, H.
Canterbury United District—						
Widow and Orphan Fund ..	0 7	28 6	29 1	9 1	..	C.
South Canterbury District—						
Court Southern Cross ..	9 5	7 1	16 6	..	3 6	E, H, J.†
" Foresters' Pride ..	9 1	3 11	13 0	..	7 0	E, H.†
" Progress ..	11 9	2 8	14 5	..	5 7	E, J, M.

* Favourable experience.

† Also loss by defalcation of Treasurer.

‡ Also depreciation of freehold property