

22. The following table shows the ratio to the total, of the sickness in the first six months, in the second six months, and after twelve months respectively, in quinquennial age-periods. After age forty there is a continuous decrease in acute sickness and a continuous increase in chronic sickness, the latter at the ages above fifty-five being considerably more than one-half of the total.

Age.						Ratio (per Cent.) to Total Sickness.		
						First Six Months.	Second Six Months.	After Twelve Months.
Under 25	..	..	..	..	..	85·71	5·13	9·16
25-30	..	..	..	..	..	85·08	6·18	8·74
30-35	..	..	..	..	..	80·44	6·60	12·96
35-40	..	..	..	..	..	83·21	6·03	10·76
40-45	..	..	..	..	..	66·39	7·82	25·79
45-50	..	..	..	..	..	61·29	8·06	30·65
50-55	..	..	..	..	..	54·03	10·40	35·57
55-60	..	..	..	..	..	39·84	8·87	51·29
60-65	..	..	..	..	..	36·03	8·10	55·87
65-70	..	..	..	..	..	24·45	5·91	69·64
70 and upwards	..	..	..	..	..	16·40	8·75	74·85

23. Frequent reference has been made to the special risk of friendly societies whose membership is small. The history of two lodges during 1891-95 furnishes conspicuous examples of a high average rate caused by the chronic sickness of one member. In one lodge, having an average membership of forty-seven, the sickness of one member, who was sick for the whole quinquennium, was two-thirds of the total. In another lodge, having an average membership of twenty-seven, the sickness of one member exceeded the total sickness of all the others.

24. Free policies were issued for the year 1897 by the New Zealand Friendly Societies Mutual Fidelity Guarantee Association to the societies mutually insured therewith. The Association has established a second section for the convenience of new subscribers.

25. One of the duties of trustees of a registered society or branch is to see that a fidelity guarantee is given by every officer in receipt or charge of money belonging to such society or branch. The facilities for obtaining the security of a guarantee society are such that it is no longer necessary to rely on personal sureties, an old-time arrangement which frequently failed to safeguard the funds.

TRADE-UNIONS.

26. Registration under "The Trade-union Act, 1878," and transactions relating to registered trade-unions, during the year 1896 were as under:—

Registration.

27. The Taranaki Sawmillers' Association was registered.

Amendment of Rules.

28. A partial amendment of the rules of the Thames Miners' Union was registered.

Cancellation of Registry.

29. Registration of the Dunedin Boot Machinists' and Fitters' Union was cancelled.

30. A list of registered trade-unions, as at 31st December, 1896, is given in Appendix III

EDMUND MASON,

June, 1897.

Registrar of Friendly Societies and Trade-unions