

33. Take the A.M.P. Society: I have a bulletin here which shows that every person aged thirty has to pay a contribution of £3 5s. per annum for £100; yet the management in connection with that particular institution requires over 80 per cent. of the money for office expenses and government?—That is more a question for the Actuary.

34. Now, speaking generally, the management expenses of friendly societies are very low indeed?—They do not come into the tables we quote at all. The table I quoted in comparison with the industrial insurance does not include management expenses at all for friendly societies.

35. Following up the A.M.P. Society's rate, that leaves 7s. 10d. for the purposes of insurance, yet it is admitted that, so far as the Druids are concerned, in connection with the levy system it is only 8s.?—That is a point you might ask the Actuary about.

36. Have you any idea of the actuarial position in America?—No, I do not think they are valued as the New Zealand Societies are.

37. *Mr. Stallworthy.*] Is there anything in the Bill objecting to the positions of secretary and treasurer being held by one person?—No.

38. Is it your experience that the system of the Druids has a tendency of increasing their lapses?—I cannot say.

39. Can you tell what the lapses in the Druids have been?—My annual report, at page 40, gives the number of members who left the Druids, by which it appears there were 835 last year.

40. How does that compare with the others?—The Manchester Unity, New Zealand Branch, is 644.

41. Have the Druids a higher percentage of lapses?—It would seem to be a bit higher. The Foresters had 697 lapses; but I do not think their membership is so high. The total membership of the Manchester Unity was 21,049; Foresters, 14,465; Druids, 11,572. The table shows the entrants and those who left through arrears. The total lapses from the whole Manchester Unity were 1,034; Foresters, 697; and the Druids, 835.

42. *Mr. Poland.*] Would you add the admissions during the same period?—Admitted by the Manchester Unity, 2,052; by the Foresters, 1,566; by the Druids, 2,576.

43. *Mr. Tanner.*] Then the Druids lost about one-third or nearly a third of those who entered, while the other societies lost nearly a half?—The Druids lost about a third and the others a half.

44. *The Chairman.*] Will you make out a short table in regard to that information, and hand it in to the Committee—say, for ten years?—Yes. I will furnish it with my evidence.

Friendly Societies' Membership, 1898 to 1907.

Name of Order.	Year.	Number of Members.			Percentage of Members.		Ratio per Cent. of Lapses to Admissions.
		At End of Year.	Admitted by Initiation.	Left by Arrears.	Admitted.	Lapsed.	
M.U.I.O.O.F. ...	1898	13,944	1,649	787	11·8	5·6	47·7
	1899	15,192	1,754	921	11·5	6·1	52·5
	1900	16,043	1,833	971	11·4	6·1	53·0
	1901	16,800	1,710	965	10·2	5·7	56·4
	1902	17,315	1,643	1,101	9·5	6·4	67·0
	1903	18,021	1,829	947	10·1	5·3	51·8
	1904	18,537	1,626	968	8·8	5·2	59·5
	1905	19,435	1,888	973	9·7	5·0	51·5
	1906	20,155	1,926	1,030	9·6	5·1	53·5
	1907	21,049	1,948	1,034	9·3	4·9	53·1
I.O.O.F. ...	1898	1,501	176	147	11·7	9·8	83·5
	1899	1,550	216	116	13·9	7·5	53·7
	1900	1,941	315	173	16·2	8·9	54·9
	1901	2,009	253	131	12·6	6·5	51·8
	1902	2,148	326	147	15·2	6·8	45·1
	1903	2,196	303	166	13·8	7·6	54·8
	1904	2,421	297	167	12·3	6·9	56·2
	1905	2,607	308	195	11·8	7·5	63·3
	1906	2,961	446	250	15·1	8·4	56·1
	1907	3,832	986	240	25·7	6·3	24·3
A.O.F. ...	1898	10,713	1,209	728	11·3	6·8	60·2
	1899	11,251	1,203	727	10·7	6·5	60·4
	1900	11,487	1,181	661	10·3	5·8	56·0
	1901	11,519	1,096	696	9·5	6·0	63·5
	1902	11,797	1,087	707	9·2	6·0	65·0
	1903	12,079	1,116	702	9·2	5·8	62·9
	1904	12,830	1,393	719	10·9	5·6	51·6
	1905	13,342	1,339	758	10·0	5·7	56·6
	1906	14,087	1,364	727	9·7	5·2	53·3
	1907	14,465	1,506	697	10·4	4·8	46·3