

The percentage of members sick for the year 1909 was therefore highest in the A.O.F., while the average sickness per member at risk was highest in the M.U.I.O.O.F. and lowest in the I.O.O.F. In 1908 the percentage of members sick was 17·68, the average sickness per member sick was 8·30 weeks, and the average sickness per member at risk 1 week 3 days 7 hours.

MORTALITY.

The following statement of average mortality experienced for the year is given herewith, but it takes no account of age incidence:—

Year.	Members.		Wives.	
	Number who died.	Number per 1,000 Members at Risk.	Number who died.	Number per 1,000 Members at Risk.
1905	351	7·53	174	3·73
1906	348	7·08	162	3·30
1907	385	7·52	217	4·24
1908	376	7·08	216	4·07
1909	403	6·65	236	3·90

SICK AND FUNERAL FUNDS.

The contributions and entrance fees paid to Sick and Funeral Funds in 1909 amounted to £94,078. Divided by the mean number of members the average was £1 9s. 6d., as against £1 9s. 8d. for 1908.

The interest and rent received by the lodges and central bodies amounted to £52,916 in 1909, equal to 16s. 7d. per member, as against 16s. 3d. for 1908.

The amount of sickness benefit paid was £61,406 in 1909, equal to £5 18s. 4d. per member sick, and 19s. 3d. per member, as against £5 18s. 4d. and 19s. 7d. respectively for 1908. Viewing the amount paid in relation to the weeks of sickness, the average benefit per week is found to be 14s. 2d. in 1909, as compared with 14s. 3d. in 1908.

The funeral benefit paid amounted to £12,376 in 1909, equal to 3s. 11d. per member, as compared with 3s. 8d. for 1908.

The total worth of the Sick and Funeral Funds at the beginning of 1909 of 567 lodges was £1,065,549, and at the end of the year £1,133,534, as compared with 505 lodges, worth £943,196 and £1,006,057, at the beginning and end of 1908. The balance of gain for the year was £67,985, or £1 1s. 4d. per member in 1909, as compared with £62,861, or £1 2s. 2d., in 1908.

The averages for the five leading orders and for all societies are given in the following table for the year 1909:—

Order.	Income per Member from		Outgo per Member for		Sick-benefit per Member sick.	Average Sick-pay per Week.	Gain per Member.
	Contributions.	Interest.	Sickness.	Funerals.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F. ..	1 12 3	1 2 3	1 3 1	0 4 0	6 15 1	0 14 0	1 4 2
I.O.O.F. ..	1 9 9	0 11 9	0 13 3	0 3 0	4 15 4	0 15 7	0 10 11
A.O.F. ..	1 7 7	0 18 6	1 0 6	0 5 0	5 19 10	0 13 4	1 1 1
U.A.O.D. ..	1 9 3	0 7 8	0 14 9	0 2 7	4 16 1	0 16 3	1 0 11
I.O.R. ..	1 3 8	1 5 0	0 17 2	0 4 3	5 19 1	0 15 4	1 6 10
All societies ..	1 9 6	0 16 7	0 19 3	0 3 11	5 18 4	0 14 2	1 1 4

INVESTMENT OF FUNDS.

The net income from investments credited to the Sick and Funeral Funds for 1909 amounted to £52,916, the average rate being 4·93 per cent. (say, £4 18s. 8d.), as against £4 14s. 3d. in 1908.

TABLE showing the Rate of Interest per Cent. earned on Sick and Funeral Funds during 1908 and 1909.

Name of Society.					Rate of Interest per Cent. earned.	
					1908.	1909.
					£	£
M.U.I.O.O.F. ..	..	..	..	..	4·76	4·86
I.O.O.F. ..	..	..	..	..	4·09	4·76
N.I.O.O.F. ..	..	..	..	..	4·04	3·19
B.U.O.O.F. ..	..	..	..	..	5·40	4·94
A.O.F. ..	..	..	..	..	4·83	5·05
A.O.S. ..	..	..	..	..	4·73	5·95
U.A.O.D. ..	..	..	..	..	4·46	4·66
I.O.R. ..	..	..	..	..	4·84	5·63
S.D.T. ..	..	..	..	..	5·21	5·38
H.A.C.B.S. ..	..	..	..	..	4·82	5·10
P.A.F.S.A. ..	..	..	..	..	4·71	5·22
R.E.B.S. ..	..	..	..	..	5·05	4·69
All societies ..	..	..	..	..	4·71	4·93