

1910.

NEW ZEALAND.

FRIENDLY SOCIETIES, TRADE-UNIONS, AND
INCORPORATED SOCIETIES.(THIRTY-THIRD ANNUAL REPORT BY THE REGISTRAR OF FRIENDLY SOCIETIES, FOR THE
YEAR ENDING 31st DECEMBER, 1909.)*Presented to both Houses of the General Assembly pursuant to the Friendly Societies Act, 1909,
Section 9, and the Trade-unions Act, 1908, Section 16.*

The REGISTRAR OF FRIENDLY SOCIETIES to the Right Hon. the MINISTER OF FINANCE.

SIR,—

I have the honour to submit herewith, in accordance with the Act, the annual report of this office for the year ended 31st December, 1909.

I have, &c.,

ROBT. E. HAYES,

Registrar Friendly Societies, Trade-unions, and Incorporated Societies.

Wellington, 31st May, 1910.

LEGISLATION.

The year 1909 marks the passing of an amending Friendly Societies Act that came into operation on the 1st January, 1910. The friendly societies legislation in New Zealand had remained practically unaltered from the year 1882, although since then the Imperial Act and those of most of the Australian States had been remodelled and brought up to date. As the 1909 Act contains several new and important features, a short *résumé* of the measure as far as it relates to a divergence from the old Act is subjoined.

The classes of societies entitled to registration have been extended to include those established for medical or surgical attendance, relief, or requisites, and for guaranteeing the performance of their duties by officers and servants of any society or branch. The machinery for registering what are known as "specially authorised" societies—that is, societies formed for any purpose which the Governor may by Order in Council authorise—has been re-enacted, and replaces in the Act a very useful provision.

In applying for the registration of a branch of a society, whether with or without rules, it is now necessary to forward the application and rules signed by the secretary and three members of the branch (section 19, subsection (1)), as well as by the District or Grand Secretary, instead of, as formerly, by the District Secretary alone. This new method binds the founders of a branch to the application, and places upon them the responsibilities of registration. The failure to register a branch of a society within three months of its establishment renders every officer of the branch or society liable to a penalty for an offence under the Act. This, of course, relates to Juvenile branches established after the 1st January, 1910, and the attention of the officials of registered societies is specially directed to the section.

Sections 25-27 set out the means by which a registered branch may secede from a society, and also the conditions enjoined in such cases upon the society and branch.

An important check against ill-considered amendments of rules is imposed by section 30. It has come under notice that serious financial difficulties have been created through the alteration of rules to reduce members' contributions or increase their benefits without any provision being made to meet the extra demands on the funds, and in some cases the alteration has been made by delegates in utter ignorance of the effects of their action. This new section is the more important as it will insure the societies more frequently obtaining the advice of the Actuary in carrying out their financial reforms.

Section 35 (3) is a new provision designed as a first step towards an improved system of audit, which is well known to be so urgently required. One of the principal obstacles to an expert audit for all lodges is the question of expense, as the employment of Public Auditors in the case of many small societies and lodges is quite beyond their means. Under section 35 (3) the Registrar now has power to compel a society or lodge to submit its accounts to a Public Auditor in certain cases—*i.e.*, where either a society has failed to furnish returns to the Registrar, or if, when received, those returns disclose an unsatisfactory state of affairs. It is observed that lodges so conducted are as a rule those that urge they are least able to pay heavy audit fees, and to compel them to call in a Public Auditor from a

distance (it has to be remembered that there are hundreds of places in New Zealand where there are no Public Auditors available) would at once raise the expense difficulty. To overcome this it has been decided to constitute the Registrar and the Actuary licensed Auditors whose services will be available only in such cases. If on requiring a lodge to submit its books and accounts to a Public Auditor the expense and impracticability is urged as an excuse by the lodge for not doing so, then the Registrar or Actuary is authorised to require the accounts, books, &c., to be sent to his office for examination. It is hoped that by this method it will be possible to prevent such extensive irregularities as have come under notice within the last few years.

The right of a member or person interested in the funds of a society to demand a copy of the last annual return or balance-sheet is now modified in so far as a copy may be produced for *inspection only*, in terms of section 39.

In section 41 authority is given to allocate surplus moneys under certain conditions, and the purposes to which such appropriations may be applied are set out. In the cases of societies who have authority to appropriate over 5 per cent. interest earned by their benefit funds it is now enacted that the Sick and Funeral Fund during each of the two preceding years must have been credited with not less than 5 per cent. net interest.

There is a new and express power given to societies or branches to remove a trustee by resolution; and trustees are prohibited from holding the additional office of secretary, treasurer, or auditor.

Section 49 places a restriction on the improper investment of funds, whereby moneys advanced in on mortgage shall not exceed a fixed proportion of the value of the securities. It is further enacted that any benefit funds invested in the purchase of land, buildings, or halls must receive at least 4 per cent. interest in return; and if this rate is not payable out of the investment itself the Management Fund must make good the shortage. No branch can invest its funds in this mode without the consent of the central body. It is unnecessary, perhaps, to repeat the warnings against hall-investments, but the operation of this section of the Act should have the effect of bringing before lodges more sharply the responsibilities they incur by placing benefit funds in this form of investment.

The law relating to payments on death is slightly amended in regard to the proof required in certain cases. Where the usual certificate is not available the Registrar of Friendly Societies is empowered, on being satisfied of the fact of death, to grant an exemption from the production of the usual certificate.

The provisions governing payments on nomination are enlarged on the lines of the British Act.

For the amalgamation or transfer of engagements of friendly societies a special resolution may now be passed by two-thirds in value of the members, instead of five-sixths as under the old Act. Any person dissatisfied with the provision made for him in an amalgamation or transfer of engagements may apply for redress to the Registrar, who has power to deal with the application as in a dispute under the Act; and similar rights are granted to persons dissatisfied with the provision made for them in a voluntary dissolution. Formerly redress could be obtained only by recourse to a Magistrate.

An important power is given to central bodies when granting consent to the dissolution of a branch, whereby the former may impose their own terms and conditions.

The number of members required to sign an application for an investigation into the affairs of a society or branch is less than under the old Act.

The conversion of societies into branches may now be carried by a bare majority, in place of by a three-fourths majority as formerly.

For the settlement of disputes the reference has been considerably widened to extend the right to persons who have ceased to be members, and the reference may also apply to disputes between societies and between branches or both.

Special power is given the Registrar to appoint, without application, an inspector to examine into the affairs of a society.

Any trustee or officer of a society who wilfully takes part in any expenditure or investment contrary to the provisions of the Act commits an offence thereunder, and the trustees of friendly societies are now deemed to be trustees within the meaning of section 25 of the Crimes Act, 1908.

The restriction as to the age of persons who may be members of societies has been removed, and members may be admitted at any age.

Every officer in receipt of money shall in all cases give the security of a guarantee society, the former provision for personal bonds being no longer acceptable.

Section 95 enables a society to obtain, on application to the Registrar, an actuarial certificate of the adequacy of its rate of contributions.

A valuable privilege is granted by section 99, which exempts from attachment by legal process, or assignment in bankruptcy, any moneys payable by a society to a member or payable on the death of a member.

It should be noted that anything in the present rules of societies that is contrary to the provisions of this Act is voided thereby (section 108 (3)), and the earliest opportunity should be taken of submitting all rules for revision and complete amendment.

It has been decided to compile the new Act, and regulations thereunder, into booklet form with suitable index and notes for the guidance of those working under the Act.

The law in this form will be more easily and conveniently handled, and a small charge will be made for copies. Societies will be notified as soon as the publication is ready for issue.

HOSPITAL TREATMENT.

By section 71 (4) of the Hospitals and Charitable Institutions Act, 1909, specific power is given to Boards to enter into agreements with friendly societies or their branches for the relief and treatment of members.

REGISTRATION OF SOCIETIES AND BRANCHES.

There were registered during the past year 32 new branches, distributed among the various orders as follows: M.U.I.O.O.F., 7 lodges; I.O.O.F., 12 lodges; A.O.F., 5 courts; U.A.O.D., 5 lodges; H.A.C.B.S., 3 branches; and 2 isolated friendly societies—viz., the Nightcaps Collieries Medical Sick and Accident Relief Association, and the Stockton Colliery Medical and Accident Relief Association.

The registrations of the following were cancelled by dissolution, &c. :—

I.O.O.F.—Britannia Lodge, Campbelltown.

A.O.F.—Court Havelock, Waitahuna, and Court Tuapeka, Lawrence.

S.A.S.—Newton Band Society, Auckland.

The secession of the Eden Tent, Auckland, of the New Zealand District No. 84, I.O.R., has also been notified.

The following amalgamations were registered :—

A.O.F.—Court Pride of Waitekauri with Court Waihi (Auckland District).

U.A.O.D.—Ahaura Lodge with Star of the West, and Seig Lodge with Naumai Lodge (Grand Lodge of North Island of New Zealand).

Cable Lodge with Anchor Lodge (Grand Lodge of Canterbury).

P.A.F.S.A.—Royal Standard Lodge with Queen's Own Lodge.

The position of the orders in respect of registration is shown by the following summary as at the beginning and the end of 1909 :—

Name of Order.	Registrations at 1st January, 1909.	Established.	Closed.	Registrations at 31st December, 1909.
Manchester Unity Independent Order of Odd Fellows	201	7	..	208
Independent Order of Odd Fellows	55	12	1	66
National Independent Order of Odd Fellows	3	..	..	3
British United Order of Odd Fellows	1	..	..	1
Ancient Order of Foresters	138	5	3	140
Ancient Order of Shepherds	2	..	..	2
United Ancient Order of Druids	123	5	3	125
Independent Order of Rechabites	45	..	1	44
Sons and Daughters of Temperance	11	..	..	11
Hibernian Australasian Catholic Benefit Society	39	3	..	42
Protestant Alliance Friendly Society of Australasia	13	..	1	12
Railway Employees' Benefit Society	1	..	..	1
Isolated Friendly Societies	14	2	..	16
Working-men's Clubs	17	..	..	17
Independent Order of Good Templars	55	..	..	55
Specially Authorised Societies	18	..	1	17
Totals	736	34	10	760

A complete list of societies and branches on the Register as at the end of 1909 is given in Appendix II.

RULES.

The rules of 41 societies and branches came under revision in one form or another for amendment during 1909, and with the passing of new legislation it is to be expected that this branch of the office will be kept fully engaged for the next few years.

Complete amendments were registered during the year, viz. :—

M.U.I.O.O.F.—Britannia Lodge (Wellington District); Auckland District; Waipori, Milton, and Middlemarch Lodges (Otago District).

W.M.C.—North Island Brass Bands' Association.

PARTIAL AMENDMENTS OF RULES REGISTERED.

Partial amendments for the following were made :—

M.U.I.O.O.F.—Wellington District; Unity and Antipodean Lodges (Wellington District); Howard Lodge (Nelson District); Hawke's Bay District; Tavistock, Woodville, and Napier Lodges (Hawke's Bay District); Waikato, Parnell, and Fountain of Friendship (2) Lodges (Auckland District); Ashburton District; Westport Lodge (North Westland District); Awarua Lodge (Southland District).

I.O.O.F.—Southern Cross Lodge.

A.O.F.—Auckland District, Hawke's Bay District, Taranaki District, United Otago District.

U.A.O.D.—North Lodge of North Island of New Zealand (2), Grand Lodge of Canterbury, Grand Lodge of Otago and Southland (2).

I.O.R.—New Zealand Central District.

S.D.T.—Antidote Division.

R.E.B.S.—Otago Railway Employees' Benefit Society.

I.F.S.—New Zealand Collieries Railway and Oil Syndicate Employees' Benefit Society.

W.M.C.—Christchurch Working-men's Club and Mutual School of Arts, Oxford Working-men's Club, Napier Working-men's Club (2).

S.A.S.—Hawke's Bay United Friendly Societies' Dispensary, Wellington United Friendly Societies' Dispensary.

CHANGE OF NAME.

The following changes of name were registered :—

M.U.I.O.O.F.—Hokitika District to Westland District.

U.A.O.D.—Lily of Burwood Lodge to Lily of Richmond Lodge (Grand Lodge of Canterbury).

ANNUAL RETURNS.

The furnishing of the annual returns of receipts and expenditure, sickness and mortality, by secretaries of societies and branches is not so prompt as it should be, particularly when it is considered that a fee is paid to secretaries for their trouble. A considerable sum is annually expended out of the Consolidated Fund for this service, the payment having been authorised for the purpose of inducing secretaries to render the returns in time for the figures therein to be tabulated and published for the use and benefit of societies and their members. The payment of the fees is in no way bound up with the legal obligation to render the returns; and, whether or not payment be made, the returns must be furnished. It should be clearly understood that the fee is paid for prompt work, and it is not to be expected for returns received long after the legal date, and too late for inclusion in the annual report to Parliament.

The comparative table hereunder shows that on the 31st March this year there were more returns outstanding than at the same date in 1909, and the increased number of central bodies who have offended in this respect is regrettable.

The latitude allowed in the past is apparently not appreciated, and it will probably require an application of the penalising powers of the Act to bring about a change for the better.

RETURNS OUTSTANDING.

Name of Society.	At 31st March, 1909.		At 31st March, 1910.	
	Central Body.	Branches.	Central Body.	Branches.
M.U.I.O.O.F., New Zealand Branch—				
Central Body .. .. .	..	..	1	..
Auckland District .. .. .	..	13	..	7
New Plymouth District	1	7	..	..
Wanganui District .. .. .	..	3	..	1
Wellington District	1	1	1	1
Motueka District .. .. .	..	1	..	1
Westland District	1	3	1	3
Ashley District .. .. .	..	1	..	..
North Canterbury District .. .. .	..	5	1	6
Lyttelton District .. .. .	..	..	1	2
South Canterbury District .. .. .	..	1	..	..
Otago District .. .. .	..	10	1	30
I.O.O.F. of New Zealand	1	30	1	35
N.I.O.O.F. .. .. .	..	1	..	..
A.O.F.—				
Auckland District .. .. .	..	8	1	20
Hawke's Bay District	1	5	1	6
Taranaki District .. .. .	..	..	..	2
Wellington District	1	6	..	5
Nelson District	1	3	1	5
Canterbury United District .. .. .	..	1	..	3
United Otago District	1	..	..	3
Court Coromandel .. .. .	..	1	..	..
U.A.O.D.—				
Grand Lodge of North Island of New Zealand .. .. .	..	27	1	16
Grand Lodge of Canterbury	1	2	..	1
Grand Lodge of Otago and Southland .. .. .	..	11	1	15
I.O.R.—				
New Zealand District .. .. .	..	2	1	2
New Zealand Central District	1	6	1	9
S.D.T.—				
National Division .. .. .	..	..	..	1
Separately registered divisions .. .. .	..	1	..	1
H.A.C.B.S.	1	20	1	16
P.A.F.S.A. .. .. .	..	..	1	1
I.F.S., &c. .. .. .	..	20	..	24
Total	11	189	16	216
Grand total		200		232

UNSOOUND FINANCE.

In my 1908 report I referred to the adoption in New Zealand by certain friendly societies of the special levy or assessment system of providing for death benefits. The Parliamentary Committee that investigated the proposed legislation of that year adduced much valuable information on this subject, and the evidence of the Actuary of the Department made it abundantly clear that no such haphazard method of providing for life assurance or death benefits can guarantee any security, and that a scale of contributions graduated according to age on the lines adopted by all New Zealand friendly societies for insuring their usual benefits affords the only satisfactory means of meeting their liabilities.

The introduction of this pernicious scheme for offering large death benefits without adequate provision is probably the most dangerous attack yet made on the stability and good standing of our societies, and should it spread throughout these valuable organizations the friendly society movement in this country will most certainly receive a serious setback, and bring nothing but disappointment to numbers of persons who have been induced to join the scheme.

Whatever may be said to the contrary, the systems that have been adopted in New Zealand are on the same fallacious basis as similar schemes that have been and are now working such havoc among fraternal societies in America, and any difference in detail that may exist is to the disadvantage of the New Zealand system.

VALUATIONS.

The volume of work completed during the year can be judged by the number of societies and branches whose affairs came under supervision—viz., 255 bodies, with a membership of 26,094—a number far exceeding the output for 1907, which constituted a record up to that date.

There is, I regret to state, considerable delay on the part of some societies in furnishing this office with the data necessary for the valuations to be proceeded with, and I hope that secretaries will in future send their statistics in as soon as they receive the forms, in order to insure compliance with the new Act, which legalises only the actuarial valuation carried out in this office.

The desirability of more widely circulating valuation reports and statistics among the members of societies generally has come under my notice on several occasions. It frequently happens that the Valuer's report, after its receipt by the secretary, gets no further than that officer or his immediate *confreeres*, and, as there was only the one copy supplied, no other result was to be expected. Several societies, of course, print the reports and supply a copy to all members; but these, as a rule, are favourable reports. The valuation reports, and their accompanying statements and returns, take a very great deal of preparation, and much expert knowledge is expended on their compilation. All members should have the opportunity of seeing the report of their society and lodge, as by this means alone can they learn something of the principles governing the financial security of their organizations, and so be enabled to intelligently apply that knowledge to the task of carrying out the reforms necessary for the improvement and progress of their orders.

On the completion of a valuation the practice is now adopted of preparing a sufficient number of copies of the report, and forwarding them to the society for distribution among a wider circle of members than hitherto—a change that should prove of great benefit to societies.

THE USE OF A SURPLUS.

As an outcome of the valuations made in this office, the funds of a number of societies and branches have disclosed surpluses, which during the year have been authorised to be allotted for the reduction of members' contributions or the increasing of their benefits. The use of surplus funds for the purpose of reducing the contributions of old members must be regarded as one of the most humane objects for which such moneys could be appropriated, and those members who have for many years been paying what they considered a high rate of contribution can now congratulate themselves on the fact that whatever they paid over and above the estimated requirements is now coming back to them as a welcome relief by reducing their payments for the remainder of life.

MEMBERSHIP AND BENEFITS.

In my report for the year 1908 I drew attention to the possibilities awaiting friendly societies in the direction of attracting members by means of increased funeral benefits, and I published tables setting out the better terms that the societies could offer for such benefits as compared with the rates quoted by industrial insurance bodies.

It is most encouraging to find that the lead given then has been followed by so many societies, who have during the last twelve months adopted increased funeral benefits on terms that should bring them an increasing membership, and it is the more gratifying to record that these societies are establishing their benefits on a sound and safe basis, with due provision for an actuarial reserve.

COMPULSORY INSURANCE AGAINST SICKNESS AND INFIRMITY.

A most important step, and one fraught with great changes in the social and economic condition of the nation, has recently been taken by the British Government in formulating a scheme, in conference with the friendly societies' representatives, for compulsorily insuring all workers against sickness and infirmity. The aim of the proposed legislation is apparently to draw the unthrifty into some scheme by which it is hoped not only to relieve the burden on the thrifty, but to increase the comfort and raise the standard of living for the lowest members of the community.

As the proposed British reforms are to a great extent evolved from a study of the German system, it will probably be recognised that the present is an opportune time to make more generally known the main features of those great and far-reaching laws which are universally regarded as the greatest effort yet made to repair defects in the social system. I have therefore compiled from various sources an account of the operation of these laws, and attach it hereto in Appendix I.

AUDIT.

The number of licensed auditors available for the use of societies has been considerably increased within the past few years, with the object of encouraging the employment of more competent accountants than, unfortunately, societies in general have been trusting to in the past. I have already referred to the measures which the Act of 1909 enables this office to take in certain cases, and it is significant to note that the use of competent auditors is now recognised by several societies who a few

years ago were satisfied that the auditors chosen from among their own members, and maybe quite unfitted for the position, were good enough for this important work. It has cost some of these societies a considerable sum in losses to learn the lesson, and now that their funds have been depleted they are hastening to take such steps as will prevent a recurrence of these irregularities.

A most important and highly practicable scheme has come into prominence in England that promises to go a long way towards solving the audit difficulty. It is proposed to set up a standard test for members of societies who, on passing an examination in friendly society rules, practice, and finance, might be accepted as auditors, to be licensed only as such, and to be paid a fee for their work. There appears on the face of it to be a great deal to be said in favour of such a system, in preference to any attempt to force friendly societies' accounts to be audited by Public Auditors only.

The following new appointments of Public Auditors under section 5 of the 1908 Act were made during the year :—

Name.	Place.	Name.	Place.
A. Oakey	Wellington.	John Raeburn	Paeroa.
W. Gibb, jun.	Oamaru.	Herbert Bolton	Wellington.
C. J. Salter	Wellington.	E. C. Ludwig	"
E. J. Harvey	Blenheim.	T. E. Whitton	Auckland.
E. W. Hunt	Wellington.	A. L. Gray	Kaiapoi.
Henry Ivory	"	Mark Maxton	Greytown.

DISSOLUTIONS AND SECESSIONS.

A reference has already been made to the specific powers now given to central bodies whereby they may impose their own conditions when giving consent to the dissolution of a branch, and it behoves all societies to carefully examine their rules on this point in order that the powers of the society may not in any way be impaired by an old and ill-considered rule. As regards secession it cannot be too strongly impressed upon societies that rules setting out the terms on which a branch may take this step should be made as clear as possible for all parties, and at the same time impose that restraint that is so necessary to prevent the existence of a large fund from tempting members to disband and share the lodge benefit funds without due regard to the financial position of the remaining lodges in the district.

Some cases have come under the notice of this office that show to what extent ambiguous and loosely drawn rules on these points may lead to friction and needless expense.

SAVINGS-BANK ACCOUNTS.

In the new regulations gazetted under the Act of 1909 provision is made for the Registrar to notify the Postal authorities of changes in the trustees of friendly societies and branches.

In the form now issued by this office for the use of societies notifying a change of trustees, there is a space provided for the particulars of the Post-Office Savings-Bank account open in the name of the society or branch. Secretaries are required to fill in the particulars in all such cases, and where there is no such account open the secretary should put his pen through the part relating thereto in the form.

By this system societies will be relieved of the necessity of also advising the Postal Department of the alteration, and obviate the delay of waiting until the change is confirmed by reference to this office in Wellington, as the Registrar will, on receiving the particulars from the society, notify the Postal Department forthwith.

GENERAL STATISTICS.

MEMBERSHIP AND FUNDS.

The following table shows the increased membership in 567 lodges* which furnished returns for 1909 :—

		1909.	
Number of members, 1st January .. ..	.. ..	.. ..	62,998
Number admitted by—			
Initiation, &c. .. ..	.. ..	6,772	
Clearance .. ..	.. ..	546	
			7,318
Number who died .. ..	.. ..	403	
Number left by—			
Clearance .. ..	.. ..	605	
Arrears, &c. .. ..	.. ..	4,880	
			5,888
Number of members at 31st December .. ..	.. ..	.. ..	64,428

* The word "lodge," when applied to all societies, is to be understood as embracing the synonymous terms "court," "tent," &c., as used in the various orders.

The increase in membership during 1909 was 2.27 per cent. only, a very sharp fall in the rate as compared with the previous year, when it was 6.4 per cent.

The total funds of the societies and branches as on the 31st December, 1909, amounted to £1,266,296 15s. 3d., made up as follows: Sick and Funeral Funds (inclusive of amounts transferred to special funds out of surplus), £1,171,562 9s. 4d.; Medical and Management Funds, goods, &c., £94,734 5s. 11d. Dividing the total funds by the number of members at the end of the year, it is found the average capital per member is now £19 13s. 1d.

Taking the several years 1900–1909, the number of lodges whose returns were tabulated, the number of members, total funds, and average capital per member at the end of each were as under:—

Year.	Number of Lodges tabulated.	Number of Members.	Total Funds.	Average Capital.
1900	443	40,257	£ 766,480	£ s. d. 19 0 9
1901	445	41,236	804,753	19 10 4
1902	462	43,408	846,315	19 9 11
1903	465	45,255	883,751	19 10 7
1904	479	47,302	936,388	19 15 11
1905	501	51,103	996,224	19 9 11
1906	500	53,759	1,057,321	19 13 6
1907	516	56,817	1,118,217	19 13 7
1908	505	58,517	1,123,886	19 4 1
1909	567	64,428	1,266,297	19 13 1

The following statement shows the total funds (including those of the central bodies) as on the 31st December, 1909:—

Funds.	Assets.
£	£
Sick and Funeral Funds	Investments at interest
Surplus Appropriation Funds, &c.	Value of land and buildings
Management Funds, goods, &c.	Cash not bearing interest
Widow and Orphans' Funds	Value of goods
Distress, Benevolent Funds, &c.	Other assets
	Owing by Management Fund
Total	Total
1,266,297	1,266,297

The following table shows the number of members of friendly societies, the amount of their accumulated capital, and the average capital per member, in each of the Australian States and in the Dominion of New Zealand, according to the latest received statistics, arranged in order of membership:—

State or Dominion.	Date of Return.	Number of Lodges.	Number of Members.	Amount of Funds.	Capital per Member.
Victoria	31st December, 1907	1,376	123,443	£ 1,793,186	£ s. d. 14 10 6
New South Wales	1908	1,393	118,276	1,258,023	10 12 9
New Zealand	1908	505	58,517	1,123,886	19 4 1
South Australia	1906	506	52,165	743,795	14 5 2
Queensland	1908	446	37,557	461,238	12 5 8
Tasmania	1907	179	18,954	162,643	8 11 7
Western Australia	1908	258	16,098	129,537	8 0 11

SICKNESS.

The number of members sick during 1909 was 10,381, equal to 17·14 per 100 members at risk. The sickness experienced during 1909 was 86,558 weeks 3 days, equal to 8 weeks 2 days per sick member, and 1 week 3 days for each member at risk.

Owing in great measure to differences in the proportion of members at the several ages, the averages in the several districts differ considerably, also in the several societies or orders. The figures for the five larger orders for 1909 are found to be as follows:—

Order.	Percentage Sick.	Sickness per Member.			Ratio (per Cent.) to Total Sickness.			
		Sick.	At Risk.		First 6 Months.	Second 6 Months.	After 12 Months.	
M.U.I.O.O.F.	17·68	Weeks.	Wks.	dys.	hrs.			
I.O.O.F.	15·15	9·62	1	4	22	48	7	45
A.O.F.	17·81	6·11	0	6	12	75	7	18
U.A.O.D.	16·41	8·98	1	4	5	53	8	39
I.O.R.	15·49	5·92	0	6	19	73	9	18
		7·76	1	1	10	69	8	23
All societies	17·14	8·34	1	3	0	55	8	37

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	408	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

OTHER SOCIETIES ON REGISTER.

At the end of 1909 there were 17 isolated friendly societies, 4 juvenile societies, 17 working-men's clubs, and 18 specially authorised societies : total, 56.

TRADE-UNIONS.

Two trade-unions were registered during the year—viz., the Greymouth Branch of the New Zealand Locomotive Engine Drivers, Firemen, and Cleaners' Association, and the West Coast General Labourers' Industrial Union of Workers.

INCORPORATED SOCIETIES ACT.

The Incorporated Societies Act, 1908, came into operation on the 1st January, 1909. During 1909 there were 52 societies, clubs, or associations incorporated under this Act, and amendments of rules of 27 societies were accepted. Four societies were wound up, and five dissolved. On the 31st December, 1909, there were 575 incorporated bodies under this Act.

EXPLANATORY NOTE OF TERMS USED IN REPORT.

A.O.F.	..	..	..	..	Ancient Order of Foresters.
A.O.S.	..	..	..	..	Ancient Order of Shepherds.
B.U.O.O.F.	..	..	..	..	British United Order of Odd Fellows.
H.A.C.B.S.	..	..	..	..	Hibernian Australasian Catholic Benefit Society.
I.F.S.	..	..	..	..	Isolated Friendly Society.
I.O.G.T.	..	..	..	..	Independent Order of Good Templars.
I.O.O.F.	..	..	..	..	Independent Order of Odd Fellows.
I.O.R.	..	..	..	..	Independent Order of Rechabites.
M.U.I.O.O.F.	..	..	..	..	Manchester Unity Independent Order of Odd Fellows.
N.I.O.O.F.	..	..	..	..	National Independent Order of Odd Fellows.
P.A.F.S.A.	..	..	..	..	Protestant Alliance Friendly Society of Australasia.
R.E.B.S.	..	..	..	..	Railway Employees' Benefit Society.
S.A.S.	..	..	..	..	Specially Authorised Society.
S.D.T.	..	..	..	..	Sons and Daughters of Temperance.
U.A.O.D.	..	..	..	..	United Ancient Order of Druids.
W.M.C.	..	..	..	..	Working-men's Club.

REPORT BY THE ACTUARY.

The Registrar.

DURING the year 1909 an unusually large number of valuations were completed and issued. As in the two preceding years, the valuations were made upon the statistics of New Zealand friendly societies themselves up to age 70, Sutton's English sickness tables and Farr's healthy English mortality table being used after that age. In some instances the results were modified, particularly in those cases where the sickness was persistently abnormal, and a fictitious surplus would otherwise have been brought out.

On the whole the tables employed in the valuations have been found to agree pretty closely with the experience of the societies.

As regards the financial position of the societies valued during the year, there has in most cases been an improvement since the previous valuation, due largely to increased interest-yields. In this and certain other directions societies can do a great deal to improve their positions. In other cases I regret to say I find that unsound schemes have been entered into without proper consideration. The adoption by one society of the notorious equal levy or assessment scheme of life insurance in a militant form, which at one time threatened to set up a competition amongst the societies in unsound schemes, has no doubt been largely responsible for the financial set-back shown by another large society, which was induced to considerably increase its funeral benefit on an inadequate addition to members' contributions. Fortunately the spread of this downward competition appears to have been checked.

Amongst the societies valued, one or two possess "superannuation schemes" designed to relieve members from the duty of paying contributions after some age such as 65 or 70. In adopting such schemes societies exhibit very praiseworthy motives, but these are often combined with a disposition to believe that two and two can somehow be made to produce five. This failing, however, is not peculiar to friendly societies, but is common to nearly all superannuation and pension schemes drawn up by laymen. The real trouble is that schemes of this nature are nearly always left until it is too late to establish them inexpensively. In my opinion friendly societies should have their scales of contributions designed at the outset so that payments will cease at some selected age. The extra contribution is trifling when paid from the time of entry into the society.

I append some comments regarding the societies valued. The figures are fully set out in Appendix V.

Ashley District, M.U.I.O.O.F. : Valued as at 31st December, 1907.

At the valuation date there were 10 branches, with a membership of 1,091.

The sickness experience of the quinquennium was unfavourable to the extent of £337, or 6½ per cent., while for twenty years past the death-rates have been very low, the deaths in that period numbering 78, against an expectation of 103.

Only 3 of the 10 lodges succeeded in earning 4 per cent. on their funds. The rate earned on the District Funeral Fund was practically 4 per cent.

The District Funeral Fund, which is credited with 15 per cent. of the sick and funeral contributions received by lodges, is in a deficiency of £6,016, which is a charge against the lodges. After carrying this deficiency down to their debit it is found that 4 lodges have surpluses aggregating £3,477, and 6 have deficiencies aggregating £2,954, the surpluses exceeding the deficiencies by £523; so that the district as a whole may be said to have a surplus of £523. The fact that any deficiencies exist in individual lodges is due largely to the loss of capital and interest in hall speculations. The district, however, shows a general improvement as compared with five years ago, and it is likely this improvement will continue.

The method of contributing to the District Funeral Fund is not quite equitable.

P.A.F.S.A. Grand Council of New Zealand: Valued as at 31st December, 1906.

At the valuation date there were 12 branches, with a membership of 853.

The sickness experience of the quinquennium was favourable to the extent of £577, or nearly 13 per cent., whilst the death-rate for the past fifteen years has been identical with the standard table.

Only 4 of the lodges earned more than 4 per cent. in their Sick and Funeral Funds, whilst the rate earned by the Grand Council Funeral Fund was over 5 per cent.

The Funeral Fund is maintained by the inequitable method of equal levies, the levy in this instance being 6s. per member per annum. On this basis the fund mentioned has the comparatively small deficiency of £527 only. On this being carried to the debit of the branches it is found that one lodge has a surplus of £9, and the remaining 11 have deficiencies totalling £10,435.

The unfavourable position of the society is due principally to the inadequacy of the contributions of the earlier members, coupled in some cases with the failure to properly invest the funds.

The society is far too small to have 12 separate Sick Funds, and in my opinion some measure of consolidation is not only advisable but necessary.

Wellington District, A.O.F.: Valued as at 31st December, 1906.

At the valuation date there were 30 courts, with a total membership of 3,960.

The sickness experience of the quinquennium was favourable to the extent of £1,762, or about 10 per cent., whilst the death-rate of the past fifteen years has also been below the present standard tables, the deaths being 276 as against an expectation of 306. Usually a low death-rate is unfavourable to a friendly society's finances, but in this instance, owing to the high funeral benefit (£50), the loss in one direction is counterbalanced by the gain in another.

Of the 30 courts, only 11 succeeded in earning more than 4 per cent. on their funds. The District Funeral Fund produced over 5 per cent.

The District Funeral Fund is supported by the inequitable system of equal levies,—viz., 8s. per male member and 2s. per female member. On the basis of a continuance of the levies at these particular rates the fund mentioned is found to have a deficiency of £33,218, which will sooner or later have to be made good by further levies on the branches. Transferring this deficiency, then, to the branches as a liability, it is found that two courts possess surpluses aggregating £51, and 28 courts have deficiencies aggregating £55,449, the net deficiency over the whole society being £55,398.

The financial position of the society shows a considerable retrogression as compared with five years previously, and this is due mainly to the increase of £30 per member made in the funeral benefit without a sufficient increase in the contribution. Owing partly to the same cause, the scale of contributions is now considerably below an adequate basis, so that new entrants add to the deficiency. A slight improvement has been made in the scale since the valuation.

Grand Lodge of the North Island, U.A.O.D.: Valued as at 31st December, 1906.

At the valuation date there were 61 branches, with a membership of 6,980, the membership having increased largely since the adoption of the special funeral benefit of £100 referred to below.

The sickness experience of the quinquennium was favourable to the extent of £1,397, or about 10 per cent., whilst the mortality was also less than the expectation, the number of actual deaths being 80, against 90 expected. A large proportion of the members are new entrants, who have not long since passed the doctor.

Only 15 of the 61 lodges succeeded in earning more than 4 per cent. on their funds, and of the remainder the majority failed to earn even 3 per cent. The District Funeral Fund yielded nearly 4½ per cent.

The Funeral Fund is supported by the inequitable system of equal levies, the rate at present being 6s. per member per annum. On this basis the Funeral Fund is found to have a deficiency of £6,262. This deficiency is a charge on the lodges, and after debiting them with their share thereof it is found that all the lodges have deficiencies, the aggregate being £58,413, due principally to inadequate contributions and insufficient interest-earnings. The contribution-scale is now better than formerly, but it is still in need of a slight revision. A good deal can be done towards improving the position by increasing the interest-earnings of several lodges.

In addition to the ordinary benefits payable out of the above funds, the society has a special death benefit of £100, which is worked upon the same equal levy or assessment principle that has been responsible for the failure of so many societies in America. As in America, the scheme is attracting numbers of new members, and it will undoubtedly flourish for a while, but later on will be the cause of loss and disappointment to the majority of members and damage to the society.

Grand Lodge of Canterbury, U.A.O.D. : Valued as at 31st December, 1905.

At the valuation date there were 21 branches, with a total membership of 1,993.

The sickness experience of the quinquennium was favourable to the extent of £450, or about 5 per cent., whilst the deaths during a period of fifteen years numbered 141, against an expectation of 138.

Of the 21 lodges, 10 lodges earned more than 4 per cent. on their funds, 6 less than 3 per cent., and the remainder between 3 and 4 per cent. The District Funeral Fund earned the good rate of 5.15 per cent.

The District Funeral Fund now receives 20 per cent. of the Sick and Funeral Fund contributions of male members, and a somewhat lower percentage in the case of female members. This system, though not a bad one when the percentages are properly fixed, is somewhat inequitable as applied in the present case. When valued at 4 per cent. the District Funeral Fund shows a deficiency of £4,021, which has been carried to the balance-sheets of lodges. The valuation of lodges shows an aggregate deficiency of £14,775, no lodge possessing a surplus. The position as a whole shows an improvement as compared with 1898, due largely to the good interest-rates earned by the District Funeral Fund and some individual lodges. The main cause of the deficiency is inadequate contributions, coupled in some cases with poor interest-returns.

The society possesses a District Grand Lodge Superannuation Fund, to which members pay 3d. per quarter, and which undertakes to pay members' contributions to all funds after reaching age 70. There is no hope of this fund carrying out its engagements, except, of course, in case of those members who call upon it early, after having paid nearly nothing into it.

In making the valuation of the society it has been assumed that the Sick and Funeral Funds will continue to receive contributions after members pass age 70, either from the above Superannuation Fund or, in default thereof, from the members themselves.

In addition to the foregoing, there is another fund called the Special Fund, the members being liable to a levy of 6d. per death, the proceeds of which up to £50 are paid over to the representatives of the deceased. This is the same system as that known as "assessmentism," which was responsible for the failure of so many societies in America.

Bud of Hope Lodge, U.A.O.D. : Valued as at 31st December, 1906.

This lodge, which was previously affiliated to the Grand Lodge of Australia, joined the Grand Lodge of Canterbury in 1907. Making the valuation as at 31st December, 1906, on the assumption that the affiliation with Canterbury was complete then, there is found to be a deficiency of £1,579. The Grand Lodge of Canterbury loses about £400 by taking over the lodge's funeral liabilities from the Australian body without adequate compensation.

United Otago District, A.O.F. : Valued as at 31st December, 1907.

At the valuation date there were 23 branches, with a membership of 3,214.

The sickness experience of males during the quinquennium was favourable to the extent of £1,671, or about 12 per cent., whilst in the case of females the sickness was excessive. The mortality for the past twenty years has been a little above the standard tables, the deaths numbering 332, against an expectation of 320.

Of the 23 courts, 12 earned more than 4 per cent. on their funds, 5 over 3 per cent., and 6 under 3 per cent. The District Funeral Fund produced nearly 5½ per cent.

The Funeral Fund, which is a properly constituted one, is found to have a surplus of £3,507. Exclusive of any share of this surplus, it is found that 14 courts have deficiencies amounting to £9,015, and 9 have surpluses aggregating £6,181; so that the net deficiency in courts may be said to be £2,834. With a surplus of £3,507 in the District Funeral Fund and a net deficiency of £2,834 in the courts the society as a whole has, therefore, a net surplus of £673, showing a considerable improvement since the previous valuation.

The society is in capable hands, and its outlook is distinctly encouraging.

Canterbury United District, A.O.F. : Valued as at 31st December, 1907.

At the valuation date there were 12 branches, with a membership of 1,188.

The sickness experience of male members during the quinquennium was favourable to the extent of £1,743, or nearly 24 per cent., whilst in the case of females the experience was unfavourable. The mortality during the past twenty years has been slightly lower than the standard table, the deaths numbering 169, against an expectation of 180.

Of the 12 courts, 8 earned more than 4 per cent. on their funds, only 4 failing to do so. The District Funeral Fund yielded over 5 per cent.

The District Funeral Fund is based on the inequitable system of a fixed equal levy per member, irrespective of age. On valuation it shows a surplus of £777. Exclusive of any share in this surplus it is found that six courts have surpluses aggregating £2,139, and six have deficiencies aggregating £1,501, so that the excess of surpluses over deficiencies in courts is £638. Adding this to the surplus in District Funeral Fund we have a total surplus of £1,415 in the society, showing a considerable improvement over the position at the previous valuation. The society has been fortunate in having experienced low rates of sickness, and in having had its investments looked after well enough to produce a profitable rate of interest. These causes have insured its progress.

I.O.O.F. : Valued as at 31st December, 1907.

This valuation has some unique features, as it was made just as the society was on the eve of consolidating all its Sick Funds. The society was therefore valued as one compact body at a single rate of interest (*viz.*, 4 per cent.), but at the same time a valuation of each lodge was separately made at the same rate of interest, in order to assist in arriving at financial adjustments between lodges on coming into the consolidation scheme.

There were included in the valuation 48 lodges, with 4,160 members. The sickness experience of the male members in the quinquennium was favourable to the extent of £1,142, or 11 per cent., whilst the experience of females was somewhat unfavourable. The mortality of all members for twenty years has been a little below the tables, the deaths being 189, as compared with 201 expected according to the tables.

More than half the lodges failed to earn 4 per cent.; but in consequence of the consolidation these branches (whose funds are in many cases small) will now derive the benefit of the common rate of interest earned by the whole society, which during the quinquennium amounted to nearly 4½ per cent.

The valuation disclosed a surplus of £14,986 over the whole society. Of this, £9,366 represents surpluses in individual lodge Sick Funds, which it was agreed were to be appropriated to the benefit of those particular lodges, and not brought into the consolidation. If, therefore, we exclude this amount, it is seen that the society is in the enviable position of starting its career as a consolidated body with a surplus of £5,620; and this must be deemed to be very satisfactory indeed, reflecting great credit on those responsible. The outlook for the future is very encouraging indeed.

It may be added that the payment of Old Members' Dues Fund, which exists to relieve members from the necessity of paying further contributions after age sixty-five, is not at present in a sound condition; but, I understand, steps are being taken to rectify this.

North Canterbury District, M.U.I.O.O.F. : Valued as at 31st December, 1906.

At the valuation date there were 16 branches, with a membership of 2,053.

The sickness experience of male members during the quinquennium was favourable to the extent of £1,029, or about 10 per cent., whilst that of females was unfavourable. The mortality for the last fifteen years has been extremely low—namely, 141 actual deaths, against 187 expected.

Of the 16 lodges, 7 earned over 4 per cent. on their funds, 5 over 3 per cent., and 4 under 3 per cent.

The District Funeral Fund is supported by a periodical levy on the percentage system (15 per cent. for males and 20 per cent. for females), no levy being made so long as the fund exceeds a certain sum. The system is inequitable, and, moreover, the fund is incapable of valuation. After debiting the funeral liabilities against the lodges, 4 are found to have surpluses aggregating £1,597, and 12 deficiencies aggregating £11,802, the net deficiency being therefore £10,205.

The causes of the deficiencies are (1) losses through building halls, and through failure to invest funds remuneratively; (2) low contributions. An improvement has taken place since 1901, owing to gains from favourable sickness experience, and improved interest-earnings, and other causes.

New Zealand District, I.O.R. (Auckland) : Valued as at 31st December, 1907.

At the valuation date there were 10 branches, with a membership of 521 (excluding a tent in process of seceding). The district is a consolidated one, with two central benefit funds—*viz.*, the Central Sick Fund and the Central Funeral Fund.

The sickness experience during the quinquennium was favourable to the extent of £248, or about 9¾ per cent., whilst the mortality for the past fifteen years has been slightly lower than the expectation—*viz.*, actual deaths, 45; expected deaths, 50.

The interest earned by the Sick and Funeral Funds combined was 5.25 per cent.

The valuation of the combined Sick and Funeral Fund shows a surplus of £3,165, subject to deduction of an undetermined liability on account of the secession of Eden Tent.

The position is very creditable indeed, and the outlook of the society is encouraging. There is, however, a waste of labour to no purpose in keeping the Central Sick and Funeral Funds separate.

Otago Railway Employees' Benefit Society : Valued as at 31st December, 1907.

This is a small separately registered society, and it is somewhat unique, inasmuch as it has admitted no new members since 1888, and therefore furnishes a practical and convincing proof of the fact that the accumulations of a friendly society are required to make good the benefits of the members as their demands increase with age. In an ordinary society the funds of the old and new members are mixed up, but here the funds of the old members are separate, for the simple reason that there are no new members. Although the membership and contribution income are gradually decreasing, *the annual outgo for sickness is nevertheless increasing*, owing to the age of members, and for some years past the funds have been declining in amount. During the five years ended 1907 the members paid in £859, or about £1 18s. per member per annum, and drew out £1,994, or about £4 8s. per member per annum. This is an example of the fact that, whilst a friendly society *receives* money when members are young, it *pays out* money when they are old.

Although the society's Sick and Funeral Fund still amounted to £2,467 at December, 1907, the valuation shows that this sum, together with future contributions and future interest at 4 per cent., are insufficient (to the extent of a present sum of £1,307) to provide the benefits assured to members, on equal sickness-rates to those experienced in the past fifteen years. It should be added that, as the membership is decreasing, there will be a considerable risk of fluctuation in the experience, and it is therefore impossible to estimate the position with the same certainty as if the membership were larger.

A. T. TRAVERSI,
Actuary.

Wellington, 24th May, 1910.

APPENDIX I.

A DESCRIPTION OF THE WORKERS' COMPULSORY INSURANCE ACTS OF GERMANY.

In describing these Acts, it must be clearly understood that the wisdom or otherwise of copying them in any form is not advocated. Indeed, it can be said right away that their adoption as they stand would be practically impossible under our present national conditions, even had we not already solved three-fourths of the problem by our own methods, through the Workers' Compensation and Old-age Pension Acts.

The laws are extremely complicated and intricate, as might be expected of a system which enters so thoroughly into the social and industrial life of a nation; but in the following *résumé* every effort has been made to avoid technicalities where possible, to insure clearness even at the risk of redundancy, and to present a unified view of the whole scheme.

THE GERMAN SYSTEM IS DIVIDED INTO THREE GREAT PARTS, UNDER THE FOLLOWING HEADINGS:—

FIRST, the *Sickness Assurance Act*, 1883, which provides an allowance for all sickness in the first stages, from whatever cause, and also provides for medical attendance, medicine, and surgical appliances.

SECOND, the *Accident Insurance Act*, 1885, provides for allowances after the first stage for sickness caused through trade injury, and for compensation in case of total or partial disablement or death from the same cause. It is practically the Workers' Compensation Act with some different features to be afterwards referred to, and no doubt this Act was considered when the Home authorities were framing the English Act of 1897, of which our New Zealand Act is a copy.

THIRD, the *Invalidity or Infirmity Assurance and Old-age Pensions Act*, 1889, provides an allowance for permanent incapacity for work from any cause (except sickness caused by trade accident), and also for an allowance at age 70 whether the recipient be able to earn a living or not.

In general, the three Acts operate as follows: If a workman falls sick, whether from accident or otherwise, he *ipso facto* becomes entitled to the minimum benefits of the Sickness Assurance Act—that is, immediate medical attendance, and a varying period of sick-allowance. If his incapacity last longer than thirteen weeks, he comes under the Accident assurance benefits, provided his injury was the result of a trade accident. If he becomes a permanent invalid from any cause not trade accident, he comes under the Infirmity Assurance and Old-age Pensions Act; and in any case he is entitled to a pension in his old age.

The provisions of the Acts will now be described, taking first

SICKNESS ASSURANCE.

It has to be remarked, in the first place, that prior to the passing of the Sickness Assurance Act it was even then compulsory in certain States of the German Empire for workmen to join sick-benefit societies, and the law of 1883 was designed to extend the system to all workers throughout the Empire. In 1880, before the passing of this measure, there were in Prussia 1,300,000 persons belonging to these sick-benefit societies, and in 1885, the year after the Act came into force, there were 2,200,000 embraced by this statute; so that provision had to be made right away to insure nearly a million persons.

The Act provided that all persons from age 16 upwards engaged in trades and industries earning up to a certain income were to be compulsorily insured. In those places where no voluntary or registered assistance funds already existed there were inaugurated different kinds of organized or obligatory funds to suit varying conditions and localities.

The most important of these obligatory funds was termed the "Local Sick Fund," established under the supervision of the local authorities, and comprising all industrial workers whose factories were not large enough to form separate funds. There were also several other funds, such as the Building Sickness Funds, embracing all workers on high-roads, railways, and canals, which stood in a separate class, owing to their extra risk, and the Factory Funds, composed of distinct trade funds of all works or factories employing over fifty workers. These latter it may be mentioned, are said to show the best management results. The group is completed by the Trade Guild or Association Funds, which were on the same footing as the preceding funds, and were so recognised, provided the masters of the guilds established Sick Funds on the legal base for their employees.

These obligatory or organized funds, with similar proportionate rates of contribution and minimum benefits were established by the Government, which advanced the preliminary expenses, to be repaid when the funds were on a sound footing. They were maintained on a premium basis of two-thirds paid by the worker and one-third by the employer.

There are also the "Communal Funds," established and administered by the municipality or Town Board at those places where either the trades are not organized or industries are languishing. These funds are maintained by striking a rate on the community of $1\frac{1}{2}$ per cent. of the current local daily wage, with a maximum of 2 per cent. This form of insurance is very much like our charitable-aid rating system, and it has been noted that in 1892 out of all persons insured there were in this class one-seventh of the total.

The voluntary or friendly societies were also included in the system. Their members were exempted from the compulsory insurance, provided the society was sound enough to guarantee the minimum benefits under the Act. The whole contribution in these funds was found by the members without assistance from State or employer.

All these funds, obligatory and voluntary, were liable for the minimum benefits as follows :—

Free medical attendance, medicines, and surgical fittings. In disability, after the third day an allowance equal to one-half the average daily wage. Or

The insured may elect to take free nursing in a hospital, and have one-half of his sick-allowance paid to his dependents. The provision that no claim can be made for the first three days' sickness is apparently designed to discourage triflers.

The sick-allowance due by these funds is payable for thirteen weeks, but, excepting in the Communal Funds, there is power to extend the period, as well as to grant treatment in sanatoria and other extra benefits, including a funeral allowance equal to twenty times the average daily wage.

If, however, the sickness is the result of a trade or industrial accident, the cost from the fifth to the thirteenth week is borne by the individual employer, and should the worker be not insured under a Sickness Fund, then the whole cost of the first thirteen weeks' sickness is paid by the employer.

The total money value of the legal benefits is not to exceed three-fourths of the average daily wage upon which the contributions are based, and if a worker is a member of a friendly society as well as compulsorily insured, the total benefits to be received must not exceed the standard wage.

For the purpose of assessing the contributions and benefits, the light of practical experience is closely followed, and, of course, in a large compulsory system of this sort age is disregarded, just as it is in our New Zealand workers' compensation system. The workers are classified into age groups, from which a standard or average is computed. The contribution to be paid by the worker insured in the local or trade obligatory funds is not permitted by the law to exceed 3 per cent. of the average wage. As before mentioned, the rate for the Communal or Municipal Funds must not exceed 2 per cent. of the wage—a rate, however, which may be exceeded on appeal to the Imperial Insurance authorities.

The scale computed by actuaries on the above basis at the outset of the scheme was fixed for ten years, with a provision that after the expiry of the ten years it was to be reviewed every five years in the light of experience. These fixed periods were known as the "contributory periods."

The funds must create a reserve equal to the average expenditure of the previous three years, and in some funds for five years.

The actual payment of the contributions to the Sickness Funds is made by the employer, who is responsible for the insurance of his workmen and also for the collection of the contributions and the furnishing of the necessary data to the funds. The employer has power to deduct from wages the two-thirds of the premium-charge due from the worker, so as to reimburse himself to that extent.

The employer is bound to insure the worker within three days of the commencement of work unless the employment is for less than a week's duration, or unless the worker is a member of a friendly society. A person during unemployment is not only relieved of the duty of contributing, but is also debarred from the benefits, and it can be readily seen that no other course could be adopted in order to protect the funds and meet the danger of abuse of the system by malingerers or impostors. The insurance against unemployment is a separate branch of reform.

All of the funds bear the cost of management except the Communal Funds, the administration charges of which are payable by the municipality. The management rate of the Sickness Funds is estimated at about 5 per cent. of the total income.

This sickness assurance has turned out to be very popular in Germany—much more so than the accident or pensions part of the system. There are probably two causes of this :—

- (1.) The democratic form of management ; and
- (2.) The immediate and substantial benefits from improved medical attendance.

The management of the funds was by Act vested in boards or committees to be composed of two-thirds representatives of workers and one-third of employers. The latter, however, appear to have taken no great interest in the management, and it is stated that the control has passed over to the workers. Probably the employers reasoned that, as the worker had to find two-thirds of the cost, he could be trusted to administer the funds on careful business lines ; and the result appears to have justified the confidence. It is said by observers who are conversant with both systems that, apart from the compulsory element, these sickness assurance funds are very much akin to our friendly societies in constitution and management. Indeed, the intention of the whole legislation was to decentralise the management and vest it in the people affected, eliminating as far as practicable direct State control.

The medical benefits under this assurance are highly prized, and have been developed in all possible directions. The statutory right given to the funds to amalgamate for the purpose of acquiring by legal agreements the best medical skill, places the medical attendance question on a satisfactory footing. As an instance of the value of this benefit it is stated that in one Berlin Industrial Sickness Fund alone the members have the choice of one hundred skilled and qualified doctors. An interesting return is furnished showing the proportion of the funds expended on the various benefits during the first ten years. Out of every £100 spent—

£47	went for sick-allowances.
£37	„ doctors, medicines, and appliances.
£11	„ hospitals and homes.
£5	„ other expenditure, including funerals, &c.

£100

Comparing the proportions for a year's transactions in New Zealand friendly societies, as well as can be deduced, the figures are as follows :—

£46	went for sick-allowances.
£45	„ doctors, medicines, and appliances.
£1	„ hospitals and homes.
£8	„ other expenditure, including funerals, &c.
<hr/>	
£100	

It is also of interest to observe the proportions of income under the different heads. The amount paid to the funds directly in contributions constituted 94·3 per cent. of the total income, and only 2·5 per cent. represented interest. In New Zealand friendly societies the proportions are 71 per cent. contribution and 29 per cent. from interest and investments—a result of actuarial accumulation of funds, as compared with the limited reserves held under the German system.

The grouping of the insured into trade and wage classes results in every particular group bearing its own peculiar risk of sickness, and the rate of contribution will consequently vary in the different industries. This system of grouping regardless of age meets the difficulty experienced by our worker above a certain age in gaining entry into a friendly society; but such a solution is of course only possible in a compulsory scheme.

Critics of the system state that ten years' experience showed the sickness rates to have increased since its inauguration. The evidence is not regarded as conclusive, and the supporters of the Act claim in explanation that, at first, ignorance of the insurance failed to insure the reporting of many cases which are now admitted as legal claims. In any case they point out that malingering and imposition are inseparable from any system, voluntary or compulsory. A consideration of the sickness experience brings out an interesting fact. It is found that, while there is a greater proportion of men sick, the sickness of women is of longer duration. This either means that men have a greater recuperative power or a stronger incentive to resume work.

ACCIDENT ASSURANCE.

The Accident Insurance Act might be regarded as the equivalent to our Workers' Compensation Act, and was the second step in the scheme.

Prior to its enactment in 1885 its main provisions already applied to several important industries, such as railways, mining, &c., and they were now extended to other trades.

The German Act, however, has several important features which distinguish it from our Workers' Compensation Act. In the first place, the employers, upon whom the whole cost is thrown, as under our Act, form themselves into trade associations for the various industries, and again into geographical sections. These organizations are in three groups, viz.,—

- (1.) The manufacturing and mechanical industries;
- (2.) Agricultural and forestry;
- (3.) Public works.

The associations are corporate bodies, and have the sole management (through boards) of the funds created by the employers to cover the trade risks of accident—that is, the employers form their own insurance funds, instead of placing the risks with private insurance companies as under our system. In the agricultural districts the local government administers the Act.

The premiums are fixed, as is done in New Zealand, on a basis deduced from the amount of wages paid by each employer, duly considering at the same time the extent of risk in the particular trade.

These Accident Funds only take over the cost of accident sickness from the fourteenth week of illness, as up to that time the ordinary Sickness Funds or the employer individually meet the liability. It is, however, a noteworthy point that in taking over the liabilities the Accident Fund authorities permit the machinery of the Sickness Fund in which the worker is insured to continue to be used as the paying medium, and in such cases the Sickness Fund authorities have power to claim from the Accident Fund the cost of the prolonged sickness: that is to say, only one legal fund can pay a benefit to any one person at the same time. The economic value of this will no doubt appeal to those who complain that the Workers' Compensation Act in England has had the effect of doubling friendly societies' sick-claims. The German system effectively checks multiplication of payments.

It will be remembered that the Sickness Fund pays the whole cost for the first five weeks' sickness though caused by trade injury, and such an apparently singular provision requires explanation. The reason given, however, is a very simple one. It was considered that by throwing part of the monetary liability for an accident on that fund towards which the worker himself pays two-thirds of the premium he would be led to exercise greater care in avoiding risks.

The compensation to be received for incapacity from a trade accident would be thirteen weeks' allowance at the rate of one-half the average wages, with medical attendance and appliances, and thereafter two-thirds of the average wage.

In cases of disputes as to allowances the practice appears to be followed of allowing the trade-union of which the insured is a worker to apply for a committee of arbitration to be set up, on which the workers are represented, and the union pleads on behalf of its member. From this committee there is a final appeal to the Imperial Insurance authorities.

Some interesting results are said to be observed in the working of the German Accident Assurance. The co-operative methods of the employers with their accumulated funds are said to have led to greater attention being given to the regulations adopted for protecting workers against accident, and the faculty of invention has in consequence been developed in the direction of providing more scientific

and simple safeguards for employees. Under the influence of this study the number of serious and fatal accidents is stated to have been reduced by half. The accumulated funds have also enabled the employers, through their trade associations, to establish hospitals and convalescent homes for workers, where a more prompt and complete recovery is possible, rather than leave the worker a permanent or prolonged charge on the funds.

INVALIDITY AND OLD AGE.

The third enactment, and what was looked upon as the coping-stone of the system, passed into law in 1889, and provided insurance against invalidity and old age.

Invalidity is also called "infirmity," and was defined as incapacity through physical or mental disability to earn at least one-third of the average local daily wage current in the particular trade, disability caused by trade accident always excepted, as this is covered by the accident law. The old-age pension was payable at age 70 whether the recipient was able or not to earn wages.

This is the only part of the system that is State-subsidised and State-controlled. For purposes of administration the Government established "Insurance Institutes" charged with the carrying-out of the Act in the various districts and provinces. The Boards of the Institute consist of Government officials, local and honorary authorities, but the State officers exercise the predominating power.

The cost of the allowances and pensions is met by three parties under this assurance—viz., the State, the employer, and the worker—in the following proportions: A minimum allowance of £5 10s. per annum was fixed, and £3 of this is found in equal shares by the employer and worker, the remaining £2 10s. representing the State subsidy paid for every person insured under this Act. The cost of this to the State was estimated to increase from £320,000 in the first year to £3,450,000 in the eightieth year, from which time it would gradually decrease and disappear.

The contributions are fixed by the Institute for terms: the first was for ten years, and thereafter for periods of five years. An illustration of the method of arriving at the contribution-rate for invalidity is now given. All the insured were grouped as already indicated into wage classes as follows:—

Class.	Wages earned.	Average.
Class 1	Up to £17 10s., inclusive	£ 15 0 0
" 2	From between £17 10s. and £27 10s.	25 0 0
" 3	" £27 10s. and £42 10s.	36 0 0
" 4	Upwards of £42 10s.	48 0 0

For the first contribution period the weekly contributions for invalidity were fixed at—

Class 1, about 1½d.	} One-half paid by worker, and one-half by employer.
" 2, " 2d.	
" 3, " 2½d.	
" 4, " 3d.	

The rate is expected to slightly increase until the financial equilibrium is reached.

The weekly-contribution rate for the old-age pension in the same wage classes is—

Class 1, about ½d.	} One-half payable by worker, and one-half by employer.
" 2, " ¾d.	
" 3, " 1d.	
" 4, " 1½d.	

The total contribution of the worker in the lowest class for invalidity and old-age pension comes out at about 1.5 per cent. of the standard wage.

The minimum allowance for invalidity is £5 14s. 8½d., and for old age £5 6s. 5d. The allowances are very small, but in each class they are equal to more than one-third of the average wages.

The benefits for invalidity increase with the length of the contribution periods. No claim is recognised until the insured has contributed for at least five years for invalidity or thirty years for the pension; but the Act makes exemptions in favour of workers who were over forty years of age at the inauguration of the system.

If a contributor should die before paying at least five years' contributions, or before receiving an allowance, his relatives are entitled to a refund of half the contributions.

Unemployment does not break the continuity of periods counting for the allowances, provided the unemployment does not exceed a certain maximum period altogether.

During illness contributions cease, provided a certificate is furnished from the Sick Fund authorities.

In cases where the invalidity claim is ultimately found to be a proper charge on the Accident Assurance Fund, the Institute funds continue the payment, but are entitled to claim a refund from the Accident Fund.

The pension allowance may be paid wholly or partly in kind in certain cases, such as, for instance, habitual drunkenness.

The Insurance Institutes are required to hold a reserve equal to one-fifth of the capital value of the liabilities estimated to fall due during the first contributory period. A portion of the accumulated funds is permitted by law to be loaned for the building of workers' dwellings, and in agricultural districts for enterprises such as local railways, public-road extensions, and educational advancement. Investments in the establishment of hospitals, sanatoria, &c., are also a feature of the administration

of these funds. At 1901 the investments of the Institutes under these headings amounted to close on £14,000,000. The cost of management is met out of the contributed funds, and is estimated at about 5 per cent. of the income.

The contributions and allowances are collected and paid through the Post Office, and a great saving in the cost of administration is effected by this method. It is carried out by means of a card system much on the lines of the penny savings-bank cards, with spaces for a year's contributions, and when filled up a receipt is given, and a fresh card issued. Special stamps are issued by the Insurance Institutes to the Post Office, where they are sold, at the various denominations, to the employers, who in most cases stamp the cards, and deduct the workers' half of the contributions from wages. In fact, the Post Office is largely availed of in the whole system, including the Accident and Compensation Branch.

The Invalidity and Old-age Insurance is stated to have been the least popular of any branch of the German system. In addition to the fact that the allowances and pensions were regarded as inadequate, there was the difficulty which appears to be common to all superannuation systems—that is, the inability of the worker to see the necessity of contributing when young towards a benefit which he reckons he may possibly never require or live to enjoy. The same difficulty is experienced in our friendly society system; and the objections of the German worker, who, moreover, is asked to pay less than a third of the cost, merely affirm the truism that human nature is much the same the world over, and at the same time put a strong argument at the disposal of those who contend that old-age-pension systems based on compulsory contributions are impracticable.

So great, indeed, was the dissatisfaction that the old Act was repealed, and from 1900 a new Act became law, increasing the benefits and extending the privileges.

This concludes the description of the system, and it may be of interest to offer some general remarks gleaned from different writers on the subject.

REMARKS.

In the first place, the system has been credited by its supporters with having brought about several indirect improvements in national and municipal government. Free medical attendance is now so generally available that persons of the poorer class, hitherto without these benefits, are frequently visited by doctors, which led to the exposure of defects in dwellings and of irregularities common to such places, with the result that the attention of the municipal authorities was more promptly and directly focussed on these spots. In the words of one German eulogist, the system "introduced a fresh breeze into municipal government." From the national point of view it is stated that the Government as an entity now commands much greater respect as a dispenser of good things, compared with the position it previously occupied in the minds of the mass of the people as an extractor of taxes; and, in the opinion of some, this has done a great deal to strengthen the patriotism of the German people.

An American observer gives it as his view that the sickness and accident assurances are of enormous value to the national economy, and are producing results out of all proportion to the cost. They have, in his opinion, been one of the main factors in Germany's industrial progress.

It was claimed by one German writer that the system has also had the further effect of lowering the cost of poor-relief, and that it has been the means of inculcating thrifty habits in the people. It would be surprising to find that the poor-relief expenditure has not been reduced in actual amount with such a highly subsidised system as this in operation, but the evidence is not conclusive as to a reduction in the fundamental rates of poor-law cost. Indeed, a German authority is understood to have recently stated that the poor-law expenditure had gone up; but he added that it would have gone up much higher but for this system. This is not a very satisfactory explanation, particularly as applied to a country like Germany, where the aged proportion of the population might be expected to be fairly stationary.

As a proof of thrift, it is pointed out that, whereas in 1870 there was only one person in eighteen of the population with a savings-bank account in Germany, there was in 1894 one in five. Other causes, however, may bring this about; and, as a matter of fact, in New Zealand during the same period the number rose from one in thirty to one in five of the population. It is not unreasonable to assume that where compulsory thrift showed the workers substantial benefits, there might be created a desire to exercise further saving voluntarily. In any case, the system does not appear to have been detrimental to thrift.

The English criticism on the inauguration of the system was mainly aimed at the principle of State subsidy and the compulsion element. A great deal of the objection then raised is now without much point, seeing that we have since adopted State pensions.

The compulsory feature of the system, with its attendant concomitants of tutelage and the right of interference by officials, is quite repugnant to our ideas of government, and, indeed, it is reported that regulations under some of the German Acts had to be modified, so strong were the objections. The Germans, however, argue on the compulsory question that, no matter how free they may be politically, they cannot be economically independent, because of the intricate and complicated system of modern industry.

The law on its establishment entailed considerable sacrifices on the part of the employer, who had not only to contribute under all three Acts, but was also held responsible for the insuring of his employees, and, further, had to keep payments and particulars up to date, and furnish the necessary data to the authorities. But, against this, it is stated that capital has greatly profited by the scheme having produced better workers and better workmanship. The Director of the Insurance Department reports that some of the largest employers have extended the principles of the legislation to provide further benefits, such as allowances to widows and orphans.

Any one who studies this system must be struck with the ingenious manner in which the different parts of the legislation are made to co-operate with each other. The practical value of this is well illustrated in the case of the worker who meets with a mishap. He at once receives medical attendance without any question as to the particular authority responsible for the cost: that is an after-settlement. The value of this co-ordination is further shown by the method of providing that one fund only shall be the paying medium, no matter under what designation the cause of sickness may be ultimately classed, each fund having legal powers to recover the cost afterwards; and the further provision by which the Invalidity Act takes over the permanently infirm after the first stage of the sickness has expired. It was complained that there was a gap between the termination of this thirteen weeks and the time when it was determined whether the insured was to be admitted to the permanent invalidity benefit; but no doubt this defect has been remedied, as it had a bearing on the poor-relief expenditure.

As giving an indication of the magnitude of the system, the following figures are quoted:—

During the first ten years the total amounts paid into the funds for sickness, benefits, and annuities was £48,487,000 by the employers, £44,393,254 by the workers; and the value of the benefits paid out came to £62,188,198.

Up to 1901 the following amounts have been paid out in benefits:—

	£
For sickness, medical help, &c.	92,000,000
„ accident allowances and compensation	35,700,000
„ infirmity and old-age pensions	29,900,000
The reserve funds held amounted to—	£
Sickness, &c.	8,250,000
Accident	9,250,000
Invalidity and old-age	46,000,000
Mining funds	6,500,000

The total number of persons insured was about 20,000,000.

These figures, combined with the fact that the insurance has now been operating for over twenty years, show that the scheme is well out of the experimental stage. The German people have not abolished the legislation, but, on the contrary, they appear to have shown a desire to extend its principles; and, whatever the ultimate result may be, the student of social problems must come to the conclusion that these laws constitute one of the greatest humanitarian achievements in history.

APPENDIX II.

LIST OF REGISTERED SOCIETIES, WITH THEIR REGISTERED BRANCHES, AS ON 31ST DECEMBER, 1909.

I. MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

Reg. No. 312.—*New Zealand Branch, Wellington.*

1. *Wellington District*—Wellington.
 - (1.) Combination Lodge, Johnsonville.
 - (2.) Masterton Lodge, Masterton.
 - (3.) Heart of Oak Lodge, Carterton.
 - (4.) Greytown Lodge, Greytown.
 - (5.) Unity Lodge, Featherston.
 - (6.) St. George Lodge, Pahautanui.
 - (8.) Petone Lodge, Petone.
 - (10.) Rose of Sharon Lodge, Upper Hutt.
 - (11.) Britannia Lodge, Wellington.
 - (12.) Antipodean Lodge, Wellington.
 - (13.) Eketahuna Lodge, Eketahuna.
 - (14.) Martinborough Lodge, Martinborough.
 - (15.) Rose of the Valley Lodge, Hutt.
 - (16.) Mangatainoka Lodge, Mangatainoka.
 - (17.) Newtown Lodge, Newtown.
 - (18.) Victoria Diamond Lodge, Levin.
 - (19.) Sister Wallis Lodge, Wellington.
 - (20.) Kilbirnie Lodge, Kilbirnie.
2. *Ashley District*—Rangiora.
 - (1.) Leithfield Lodge, Leithfield.
 - (2.) Cust Lodge, Cust.
 - (3.) Woodend Lodge, Woodend.
 - (4.) Ohoka Lodge, Ohoka.
 - (5.) Oxford Lodge, Oxford.
 - (6.) Amberley Lodge, Amberley.
 - (8.) Waikari Lodge, Waikari.
 - (9.) Rangiora Lodge, Rangiora.
 - (10.) Nil Desperandum Lodge, East Oxford.
 - (11.) Cheviot Lodge, McKenzie.
 - (12.) Waiiau Lodge, Waiiau.
3. *Nelson District*—Nelson.
 - (1.) Howard Lodge, Nelson.
 - (2.) General Cameron Lodge, Brightwater.
 - (4.) Mansion of Peace Lodge, Wakefield.
 - (5.) Travellers' Rest Lodge, Richmond.
 - (6.) Nelson Lodge, Nelson.
 - (7.) Mataka Lodge, Murchison.
 - (8.) Palmyra Lodge, Tadmor.
4. *Hawke's Bay District*—Napier.
 - (1.) Meeanee Lodge, Taradale.
 - (2.) Abbotsford Lodge, Waipawa.
 - (3.) Clive Lodge, Clive.
 - (4.) Hastings Lodge, Hastings.
 - (6.) Tavistock Lodge, Waipukurau.
 - (7.) Woodville Lodge, Woodville.
 - (8.) Napier Lodge, Napier.
 - (9.) Forest Home Lodge, Ormondville.
 - (10.) Dannevirke Lodge, Dannevirke.
 - (12.) Ruahine Lodge, Tikokino.
 - (13.) Te Reinga Lodge, Clyde.
5. *Auckland District*—Auckland.
 - (1.) Howick Lodge, Howick.
 - (2.) Charles Bruce Lodge, Thames.
 - (3.) Good Intent Lodge, Auckland.
 - (4.) Waikato Lodge, Thames.
 - (5.) Gisborne Lodge, Gisborne.
 - (6.) Whangarei Lodge, Whangarei.
 - (7.) Franklin Lodge, Otahuhu.
 - (9.) Parnell Lodge, Parnell.
 - (14.) Warkworth Pioneer Lodge, Warkworth.
 - (15.) Fountain of Friendship Lodge, Auckland.

5. (16.) Duke of Cambridge Lodge, Cambridge.
 - (17.) Hauraki Lodge, Coromandel.
 - (18.) Hokianga Lodge, Hokianga.
 - (19.) Karangahake Lodge, Karangahake.
 - (20.) Waihi Lodge, Waihi.
 - (21.) Jubilee Lodge, Paeroa.
 - (22.) Manukau Lodge, Onehunga.
 - (23.) Rotorua Lodge, Rotorua.
 - (24.) Waitekauri and Golden Cross Lodge, Waitekauri.
 - (25.) Waipu Lodge, Waipu.
 - (26.) Mangonui Lodge, Mangonui.
 - (27.) Hot Springs Lodge, Te Aroha.
 - (28.) Te Awamutu Lodge, Te Awamutu.
 - (29.) Hamilton Lodge, Hamilton.
 - (30.) Hikurangi Lodge, Hikurangi.
 - (31.) Hand of Friendship Lodge, Huntly.
 - (32.) Pukekohe Lodge, Pukekohe.
 - (33.) Matamata Lodge, Matamata.
 - (34.) Te Kuiti Lodge, Te Kuiti.
 - (35.) Morrinsville Lodge, Morrinsville.
 - (36.) Ngaruawahia Lodge, Ngaruawahia.
 - (37.) Mamaku Lodge, Mamaku.
6. *Ashburton District*—Ashburton.
 - (1.) Ashburton Lodge, Ashburton.
 - (2.) Pioneer Lodge, Springburn.
 - (3.) Waterton Lodge, Waterton.
 - (5.) Tinwald Lodge, Tinwald.
 - (6.) Methven Lodge, Methven.
 - (7.) Mayfield Lodge, Mayfield.
 7. *Motueka District*—Motueka.
 - (1.) Motueka Lodge, Motueka.
 - (2.) Good Intention Lodge, Riwaka.
 - (3.) Takaka Lodge, Takaka.
 - (4.) South Star Lodge, Dovedale.
 8. *New Plymouth District*—New Plymouth.
 - (1.) Excelsior Lodge, New Plymouth.
 - (2.) Waitara Lodge, Waitara.
 - (3.) Union Lodge, Hawera.
 - (4.) Egmont Lodge, New Plymouth.
 - (5.) Manaia Lodge, Manaia.
 - (6.) Eltham Lodge, Eltham.
 - (7.) Midhurst Lodge, Midhurst.
 9. *Westland District*—Hokitika.
 - (2.) Albert Lodge, Kumara.
 - (3.) Waimea Lodge, Stafford.
 - (4.) Greymouth Lodge, Greymouth.
 10. *Wanganui District*—Wanganui.
 - (1.) Manawatu Lodge, Palmerston North.
 - (2.) Manchester Lodge, Feilding.
 - (3.) Awarua Lodge, Ohingaiti.
 - (4.) Apiti Lodge, Apiti.
 - (5.) Rangitikei Lodge, Mangaweka.
 - (6.) Hautapu Lodge, Taihape.
 - (7.) Bunnythorpe Lodge, Bunnythorpe.
 - (8.) Mataroa Lodge, Mataroa.
 - (9.) Wanganui Lodge, Wanganui.
 - (10.) Hunterville Lodge, Hunterville.
 - (11.) Foxton Lodge, Foxton.
 - (12.) Kimbolton Lodge, Kimbolton.
 - (13.) Ohakune Lodge, Ohakune.

Reg. No.

77. *Marlborough District*—Blenheim.
 1. Marlborough Lodge, Blenheim.
 2. Renwick Lodge, Renwick.
92. *North Westland District*—Reefton.
 1. Reefton Lodge, Reefton.
 2. Westport Lodge, Westport.
 3. Charleston Lodge, Charleston.
 5. Waimangaroa Lodge, Waimangaroa.
 6. Blackball Lodge, Blackball.
 7. Ngakawau Lodge, Granity.
18. *North Canterbury District*—Christchurch.
 1. Volunteer Lodge, Sydenham.
 2. Perseverance Lodge, Woolston.
 4. Benevolent Lodge, Christchurch.
 8. Kaiapoi Lodge, Kaiapoi.
 9. Phillipstown Lodge, Phillipstown.
 10. Leeston Lodge, Leeston.

Reg. No.

18. 11. Papanui Lodge, Papanui.
 12. Coleridge Lodge, Glentunnel.
 14. Addington Lodge, Addington.
 16. Malvern Lodge, Waddington.
 20. City of Christchurch Lodge, Christchurch.
 21. Heart of Oak Lodge, Kaikoura.
 22. Riccarton Lodge, Upper Riccarton.
 23. Jubilee Lodge, Prebbleton.
 24. Sister Pearce Lodge, Christchurch.
 25. Tamahine Lodge, Kaiapoi.
5. *Lyttelton District*—Lyttelton.
 2. Hand of Friendship Lodge, Okain's Bay.
 4. Good Intent Lodge, Akaroa.
 5. Perseverance Lodge, Barry's Bay.
 6. City of Norwich Lodge, Lyttelton.
 7. Hand and Heart Lodge, Pigeon Bay.
 10. Wairewa Lodge, Little River.

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS—*continued.*

- Reg. No.
315. *South Canterbury District*—Timaru.
1. Timaru Lodge, Timaru.
2. Pleasant Point Lodge, Pleasant Point.
3. Heart of Friendship Lodge, Waimate.
4. Makikihi Lodge, Makikihi.
23. *Otago District*—Dunedin.
1. Outram Lodge, Outram.
2. Albion Lodge, Dunedin.
3. Alexandra Lodge, Port Molyneux.
4. Prince of Wales Lodge, Port Chalmers.
5. Tapanui Lodge, Tapanui.
6. Roxburgh Lodge, Roxburgh.
7. Prince Alfred Lodge, Waikouaiti.
8. Dunedin Lodge, Dunedin.
9. Waipori Lodge, Waipori.
10. Palmerston Lodge, Palmerston South.
11. Dalton Lodge, Balclutha.
13. Cromwell Lodge, Cromwell.
14. Hand and Heart Lodge, Dunedin.
15. Oamaru Lodge, Oamaru.
16. Band of Friendship Lodge, Kakanui.
17. Tuapeka Pioneer Lodge, Lawrence.
18. Waitahuna Lodge, Waitahuna.
19. Bluespur Lodge, Bluespur.
20. Mosgiel Lodge, Mosgiel.

- Reg. No.
23. 21. Mount Wendon Lodge, Waikaia.
22. Caversham Lodge, Caversham.
23. Valley Lodge, North-east Valley.
24. Naseby Lodge, Naseby.
25. Ngapara Lodge, Ngapara.
26. Dunback Lodge, Dunback.
27. Pride of Kaitangata Lodge, Kaitangata.
28. Milton Lodge, Milton.
29. United Brothers Lodge, Cambrian.
30. Waikaka Lodge, Waikaka.
31. Middlemarch Lodge, Middlemarch.
64. *Southland District*—Invercargill.
1. Shamrock, Rose, and Thistle Lodge, Invercargill.
2. St. George Lodge, Invercargill.
3. Lumsden Lodge, Lumsden.
4. Winton Lodge, Winton.
5. United Gore Lodge, Gore.
6. Awarua Lodge, Campbelltown.
8. Riversdale Lodge, Riversdale.
9. Mataura Falls Lodge, Mataura.
10. Star of the West Lodge, Orepuki.
11. Star of Nightcaps Lodge, Nightcaps.
12. Hearts of Oak Lodge, Invercargill.
13. Balfour Lodge, Balfour.

II. INDEPENDENT ORDER OF ODD FELLOWS OF NEW ZEALAND.

146. *Grand Lodge of New Zealand*—Dunedin.
1. Pioneer Lodge, Dunedin.
2. Star of Canterbury Lodge, Timaru.
4. Alexandrovna Lodge, Temuka.
5. Unity Lodge, South Dunedin.
8. Southern Cross Lodge, Wellington.
12. Alfred Lodge, Oamaru.
15. Pioneer of Southland Lodge, Invercargill.
16. Leith Lodge, Dunedin.
17. Star of Auckland Lodge, Auckland.
19. Victoria Lodge, Geraldine.
20. Prebbleton Lodge, Prebbleton.
21. Alma Lodge, Wyncham.
22. Bidgley Lodge, Christchurch.
23. Wallace Lodge, Riverton.
25. Gladstone Lodge, Fairlie Creek.
26. Mataura Lodge, Mataura.
27. Kawakawa Lodge, Kawakawa.
28. Orient Lodge, Palmerston North.
29. Kaeo Lodge, Kaeo.
31. Washington Lodge, Sydenham.
32. Linden Lodge, Kaikorai.
37. Popotunoa Lodge, Clinton.
39. Hope of Maheno Lodge, Maheno.
44. Waiareka Lodge, Enfield.
46. Rangitikei Lodge, Bull's.
47. Star of Eden Lodge, Ponsonby.
49. Northern Wairoa Lodge, Newport.
50. Myrtle Rebekah Lodge, Auckland.
51. Aparima Lodge, Otautau.
52. Linda Rebekah Lodge, Roslyn.
54. Wynyard Lodge, Auckland.
55. Opotiki Lodge, Opotiki.

146. 56. Naomi Rebekah Lodge, Christchurch.
57. Star of Waiuku Lodge, Waiuku.
58. Owaka Lodge, Owaka.
59. Star of Gisborne Lodge, Gisborne.
60. Te Ngawai Lodge, Albury.
61. Star of Napier Lodge, Napier.
62. Hereweka Lodge, Portobello.
63. Star of Linwood Lodge, Linwood.
64. Royal Oak Lodge, Drummond.
65. Awhina Lodge, Mamaku.
66. Hakatere Lodge, Ashburton.
67. Star of Sydenham Lodge, Sydenham.
68. Waiuku Lodge, Clifden.
69. Star of St. Albans Lodge, St. Albans.
70. Aroatea Lodge, Birkenhead.
71. Wairoa Lodge, Wairoa.
72. Zealandia Lodge, Wellington.
73. Clevedon Lodge, Clevedon.
74. Star of Papakaio Lodge, Papakaio.
75. Exoelsior Lodge, Pukekohe.
76. Star of Ohaeawai Lodge, Ohaeawai.
77. Royal Pukerua Lodge, Pukerua.
78. Star of Hokianga Lodge, Kohukohu.
79. Star of Avondale Lodge, Avondale.
80. Star of Waikato Lodge, Hamilton.
81. Ruth Rebekah Lodge, Dunedin.
82. Moana Rebekah Lodge, Riverton.
83. Miriam Rebekah Lodge, South Dunedin.
84. Golden Link Rebekah Lodge, Linwood.
85. Lily of Sydenham Rebekah Lodge, Sydenham.
86. Gisborne Rebekah Lodge, Gisborne.
87. Te Ara Rebekah Lodge, Otautau.
88. Takiara Rebekah Lodge, Invercargill.

III. NATIONAL INDEPENDENT ORDER OF ODD FELLOWS.

160. *Auckland Provincial District*—Auckland.
1. Auckland Pioneer Lodge, Auckland.

160. 2. United Brothers Lodge, Newton.

IV. BRITISH UNITED ORDER OF ODD FELLOWS.

311. Aorangi Lodge, Wellington.

V. ANCIENT ORDER OF FORESTERS.

17. *Auckland District*—Auckland.
1. Court City of Auckland, Auckland.
3. " Zealandia, Auckland.
4. " Robin Hood, Panmure.
5. " Nil Desperandum, Newton.
6. " Royal Oak, Tauranga.
7. " Pride of Onehunga, Onehunga.
8. " Pride of the North, Thames.
9. " Star of the South, Otahuhu.
10. " Pride of Newmarket, Auckland.
11. " Northern Wairoa, Dargaville.
12. " Pride of Parnell, Thames.
13. " Star of Helensville, Helensville.
14. " Victoria, Devonport.
15. " Queen of the North, Maungaturoto.
18. " Chisman, Auckland.
19. " Waihi, Waihi.
23. " Birkenhead, Birkenhead.
24. " Pride of Awanui, Awanui.

17. 26. Court Taumarunui, Taumarunui.
27. " Shaldrick, Onehunga.
150. *Hawke's Bay District*—Napier.
1. Court Sir Charles Napier, Napier.
2. " Captain Cook, Napier.
3. " Sir Henry Havelock, Havelock.
4. " Robin Hood, Port Ahuriri.
5. " Ruahine, Waipukurau.
6. " Lord Clyde, Wairoa.
7. " Heretaunga, Hastings.
8. " Little John, Waipawa.
9. " Ormond, Makotuku.
10. " Rising Sun, Dannevirke.
11. " Waitangi, West Clive.
12. " Redolyfie, Taradale.
14. " Viking, Norsewood.
15. " Johnston, Takapau.

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*V. ANCIENT ORDER OF FORESTERS—*continued.*

- Reg. No. 216. *Taranaki District*—New Plymouth.
1. Court Taranaki, New Plymouth.
 2. " Inglewood Forest, Inglewood.
 3. " Raleigh, Waitara.
 4. " Egmont, Hawera.
 5. " Patea, Patea.
 6. " Stratford, Stratford.
 7. " Pride of New Plymouth, New Plymouth.
 8. " Opunake, Opunake.
 9. " Waireka, New Plymouth.
144. *Wellington District*—Wellington.
1. Court Robin Hood, Wellington.
 2. " Sir George Bowen, Wellington.
 4. " Clarendon, Picton.
 5. " Manawatu, Palmerston North.
 6. " Loyal Feilding, Feilding.
 7. " William Gladstone, Gisborne.
 8. " Pioneer, Te Nui.
 9. " Roderick Dhu, Wanganui.
 10. " Blenheim; Blenheim.
 11. " Loyal Enterprise, Masterton.
 12. " Marquis of Normanby, Carterton.
 13. " Little John, Marton.
 14. " Wairarapa, Greytown.
 16. " Woodville, Woodville.
 17. " Loyal Halcombe, Halcombe.
 18. " Pohangina, Ashhurst.
 19. " Epuni, Petone.
 20. " Pahiatua, Pahiatua.
 21. " Kopuaranga, Mauriceville.
 22. " Hunterville, Hunterville.
 23. " Sir William Jervois, Newtown.
 24. " Pride of Levin, Levin.
 25. " Bloomfield, Hutt.
 27. " Makakahi, Eketahuna.
 28. " Lady Glasgow, Wellington.
 29. " Primrose, Petone.
 31. " Star of Levin, Levin.
 33. " Pride of Foxton, Foxton.
 34. " Ruapehu, Raetihi.
 35. " Pongaroa, Pongaroa.
 36. " Alexandra, Marton.
 37. " Loyal Northland, Northland.
 38. " Sir George Grey, Wellington.
 39. " Tamaki, Hamua.
4. *Nelson District*—Nelson.
1. Court Pride of the Forest, Wakapuaka.
 2. " Concord, Greymouth.
 3. " Sherwood Forest, Stoke.
 4. " Robin Hood, Nelson.
 5. " Aorere, Collingwood.
 6. " Inangahua, Reefton.
 7. " Unity, Havelock.
4. 8. Court Perseverance, Motueka.
9. " Charleston, Charleston.
 10. " Royal Oak, Westport.
28. *Canterbury United District*—Christchurch.
1. Court Pride of Courtenay, Courtenay.
 2. " Thistle of the Forest, Sydenham.
 4. " Woodford, Kaiapoi.
 8. " Papanui, Papanui.
 9. " Ashburton, Ashburton.
 10. " Star of Dunsandel, Dunsandel.
 11. " Star of Belfast, Belfast.
 13. " Queen of Canterbury, Christchurch.
 14. " Victoria, Kaiapoi.
 15. " Star of Canterbury, Christchurch.
 16. " Loburn, Loburn.
143. Court Queen of the Isles—Lyttelton.
252. *South Canterbury District*—Timaru.
1. Court Southern Cross, Timaru.
 2. " Progress, St. Andrew's.
 3. " Star of Waihao, Morven.
 4. " Foresters' Pride, Waimate.
10. *United Otago District*—Dunedin.
1. Court Enterprise, Dunedin.
 2. " Pride of Dunedin, Dunedin.
 3. " Pride of Oamaru, Oamaru.
 5. " Robin Hood, Port Chalmers.
 7. " Roxburgh, Roxburgh.
 8. " St. Andrew's, Caversham.
 11. " Pride of Alexandra, Alexandra.
 12. " Bruce, Milton.
 13. " Pride of the Lake, Queenstown.
 14. " Excelsior, Morningside.
 15. " Pride of the Leith, Dunedin.
 17. " Star of the South, Invercargill.
 18. " Star of the Dunstan, Clyde.
 19. " Little John, Roslyn.
 20. " Royal Oak, Wyndham.
 21. " Southern Star, Bluff.
 22. " Woodlands' Pride, Dunedin.
 23. " Queen of the South, Invercargill.
 24. " Star of the Forest, Woodlands.
 25. " Marion, Mosgiel.
 26. " Victoria, Oamaru.
 27. " Pride of Awarua, Bluff.
 28. " Pride of Waitaki, Kurow.
 29. " Pride of Green Island, Green Island.
 30. " King Edward's Pride, South Dunedin.
- Court not in any District.
88. Court Coromandel—Coromandel.

VI. ANCIENT ORDER OF SHEPHERDS.

11. Sanctuary Sir George Grey—Wellington. | 325. Sanctuary Epuni—Petone.

VII. UNITED ANCIENT ORDER OF DRUIDS.

296. *Grand Lodge of North Island*—Wellington.
1. Oroua Lodge, Palmerston North.
 3. Horowhenua Lodge, Levin.
 4. Otaki Lodge, Otaki.
 5. Stonehenge Lodge, Masterton.
 6. Bishop Lodge, Wanganui.
 7. Turanganui Lodge, Gisborne.
 8. Auckland Lodge, Auckland.
 9. Pacific Lodge, Wellington.
 10. Blenheim Mistletoe Lodge, Blenheim.
 11. Totara Lodge, Carterton.
 12. Star of Egmont Lodge, Patea.
 13. Morgan Lodge, Marton.
 14. Holly Lodge, Johnsonville.
 15. Hawera Lodge, Hawera.
 16. Star of Paeroa Lodge, Paeroa.
 18. Moturoa Lodge, New Plymouth.
 19. Poneke Lodge, Petone.
 20. Ponsonby Lodge, Ponsonby.
 21. Pride of Waihi Lodge, Waihi.
 22. Victoria Lodge, Waikino.
 23. Manakau Lodge, Manakau.
 24. Pahiatua Lodge, Pahiatua.
 25. Coronation Lodge, Wellington.
 26. Alexandra Lodge, Karangahake.
 27. Ruahine Lodge, Dannevirke.
 28. Shannon Lodge, Shannon.
296. 29. Eltham Lodge, Eltham.
30. Mungaroa Lodge, Upper Hutt.
 31. Inglewood Lodge, Inglewood.
 32. Myrtle Lodge, Eketahuna.
 33. Excelsior Lodge, Wellington.
 34. Maitai Lodge, Nelson.
 35. Star of the West Lodge, Greymouth.
 36. Star of Newmarket Lodge, Auckland.
 37. Whangarei Lodge, Whangarei.
 39. Seddon Lodge, Dunollie.
 40. Trafalgar Lodge, Wakefield.
 41. Shedwood Lodge, Motupiko.
 42. Star of New Zealand Lodge, Hutt.
 43. Reefton Lodge, Reefton.
 44. Eden Lodge, Auckland.
 45. Millerton Lodge, Millerton.
 46. Buller Lodge, Westport.
 47. Devonport Lodge, Devonport.
 48. Te Aroha Lodge, Te Aroha.
 49. Waitemata Lodge, Auckland.
 50. Takaka Lodge, Takaka.
 51. Fern Leaf Lodge, Greytown.
 52. Makino Lodge, Feilding.
 53. Okato Lodge, Okato.
 54. Stratford Lodge, Stratford.
 55. Pride of Brooklyn Lodge, Brooklyn.
 56. Blackball Lodge, Blackball.

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*VII. UNITED ANCIENT ORDER OF DRUIDS—*continued.*

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| <p>Reg. No.
296. <i>Grand Lodge of North Island</i>—Wellington—<i>contd.</i>
57. Naumai Lodge, Motueka.
58. Nelson Creek Lodge, Nelson Creek.
59. Island Bay Lodge, Island Bay.
60. Denniston Lodge, Denniston.
61. Aramoho Lodge, Aramoho.
62. Grey Lynn Lodge, Grey Lynn.
63. Triumph Lodge, Rongotea.
64. Pride of Hamilton Lodge, Hamilton.
65. Eureka Lodge, Hastings.
66. Melrose Lodge, Kilbirnie.
67. Brunner Lodge, Brunner.
69. Albion Lodge, Napier.
70. Karamea Lodge, Karamea.
71. Dominion Lodge, Thames.
72. Pride of the West Lodge, Kumara.
73. Manawatu Lodge, Foxton.
74. Clifton Lodge, Waitara.
75. Okotuku Lodge, Waverley.
76. Eastbourne Lodge, Rona Bay.
77. Wairoa Lodge, Wairoa, Hawke's Bay.
78. Mackay Lodge, Taihape.
79. Light of Manukau Lodge, Onehunga.
80. Star of Rodney Lodge, Warkworth.
81. Roskill Lodge, Auckland.</p> <p>281. <i>Grand Lodge of Canterbury</i>—Christchurch.
1. Pioneer Lodge, Christchurch.
2. Hope of St. Albans Lodge, St. Albans.
3. Mistletoe Lodge, Christchurch.
4. Ethelbert Lodge, Springston.
5. Lyttelton Hearts of Oak Lodge, Lyttelton.
6. Star of Anglesea Lodge, Lincoln.
7. Perseverance Lodge, Addington.
8. Hope of Amberley Lodge, Amberley.
9. Anchor Lodge, Woolston.
10. Ohoka Lodge, Ohoka.</p> | <p>Reg. No.
281. 11. Timaru Lodge, Timaru.
12. Ivy of Linwood Lodge, Christchurch.
13. Trafalgar Lodge, Kaiapoi.
14. Star of Ashburton Lodge, Ashburton.
15. Oak of Sydenham Lodge, Sydenham.
16. Old Oak Lodge, Southbridge.
17. Ellesmere Lodge, Doyleston.
18. Olive Branch Lodge, Hornby.
20. Lily of Richmond Lodge, Richmond.
21. Ivy Lodge, Waimate.
22. Success of Ashburton Lodge, Ashburton.
23. Bud of Hope Lodge, Rangiora.
24. Queen of the Oak Lodge, Sydenham.</p> <p>298. <i>Grand Lodge of Otago and Southland, Dunedin.</i>
1. Otago Lodge, Dunedin.
2. Enterprise Lodge, South Dunedin.
3. Royal Oak Lodge, Caversham.
4. Acorn Lodge, Invercargill.
5. Linden Lodge, Roslyn.
6. West Harbour Lodge, Rothesay.
7. Endeavour Lodge, Oamaru.
8. Good Intent Lodge, Mosgiel.
9. Rose of Palmerston Lodge, Palmerston S.
10. Gore Lodge, Gore.
11. Oraka Lodge, Colac Bay.
12. Lily of the Valley Lodge, Dunedin.
13. St. Patrick's Lodge, Waikouaiti.
14. Pride of Mornington Lodge, Mornington.
15. Star of Tuapeka Lodge, Lawrence.
16. Star of Duntroon Lodge, Duntroon.
17. Ivanhoe Lodge, Dunedin.
18. Bay Lodge, Dunedin.
19. Hampden Lodge, Hampden.
20. Alexandra Lodge, Alexandra South.
219. All Nations Lodge—Port Chalmers.
301. Lady Ranfurly Lodge, Wellington.</p> |
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VIII. INDEPENDENT ORDER OF RECHABITES.

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| <p>190. <i>New Zealand District</i>—Auckland.
1. Hope of Auckland Tent, Auckland.
3. Northern Star Tent, Aratapu.
4. Star of Hauraki Tent, Thames.
6. Gordon Tent, Onehunga.
10. Whangaroa Tent, Whangaroa.
11. Advance Tent, Waihi.
12. Mahurangi Homeguard Tent, Warkworth.</p> <p>110. <i>New Zealand Central District</i>—Wellington.
2. Murihiku Tent, Invercargill.
3. Scandia's Hope Tent, Norsewood.
4. Hope of Woodville Tent, Woodville.
5. Hope of Wellington Tent, Wellington.
6. Hope of Dunedin Tent, Dunedin.
7. Pride of Christchurch Tent, Christchurch.
8. Perseverance Tent, Wellington.
9. Bud of Promise Tent, Nelson.
10. Unity Tent, New Plymouth.
11. Hope of Ormondville Tent, Ormondville.
12. Masterton Tent, Masterton.
15. Hope of Napier Tent, Napier.</p> | <p>110. 17. Sir Wilfrid Lawson Tent, Sanson.
19. Excelsior Tent, Wellington.
20. Haste to the Rescue Tent, Wellington.
21. Bon Accord Tent, Blenheim.
26. Hope of Carterton Tent, Carterton.
28. Hope of Johnsonville Tent, Johnsonville.
30. Star of Wakefield Tent, Wakefield.
37. Rescue Tent, Nelson.
38. Onward Tent, Palmerston North.
40. Gisborne Tent, Gisborne.
41. Pride of Egmont Tent, Hawera.
42. Pahiatua Tent, Pahiatua.
43. Brightwater Tent, Brightwater.
44. Lily of the South Tent, Invercargill.
45. Wai Aroha Tent, Stratford.
46. Moa Tent, Inglewood.
47. New Century Tent, Levin.
48. Waingongoro Tent, Cardiff.
50. Star of Petone Tent, Petone.
52. Hope of Wanganui Tent, Wanganui.
53. Ashburton Tent, Ashburton.
54. Kia Ora Tent, Hastings (H.B.).
98. Star of Hope Tent—Hokitika.</p> |
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IX. SONS AND DAUGHTERS OF TEMPERANCE.

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| <p>170. <i>National Division of New Zealand</i>—Sydenham.
2. Helpmate Division, Ashburton.
4. Resolution Division, Rangiora.
6. Excelsior Division, Addington.
7. Elim Division, St. Albans.
9. Advance Division, Wellington.</p> | <p>170. 10. Sunbeam Division, Wanganui.
11. Hope of Sydenham Division, Sydenham.
15. Perseverance Division—Christchurch.
118. Antidote Division—Dunedin.
147. Progress Division—Kaiapoi.</p> |
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X. HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

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| <p>198. <i>New Zealand District</i>—Auckland.
2. St. John's Branch, Leeston.
3. St. Patrick's " Christchurch.
6. St. Patrick's " Lincoln.
8. St. Mary's " Timaru.
10. St. Joseph's " New Plymouth.
11. St. Patrick's " Wellington.
12. Auckland " Auckland.
14. St. Patrick's " Blenheim.
15. Grahamstown " Grahamstown.
16. Waipawa " Waipawa.
17. St. Joseph's " Hastings.
18. St. Joseph's " Dunedin.
19. Charleston " Charleston.
21. Greymouth " Greymouth.
22. Onehunga " Onehunga.</p> | <p>198. 25. St. Michael's Branch, Masterton.
26. St. Patrick's " Oamaru.
27. St. John's " Napier.
28. Our Lady of Perpetual Succour Branch, Milton.
29. St. Patrick's Branch, Waimate.
30. St. Columbkille's Branch, Denniston.
31. St. Canice's Branch, Westport.
32. St. Patrick's " Gisborne.
33. St. Patrick's " Palmerston North.
34. St. Patrick's " Reefton.
35. Sancta Maria " Auckland.
36. St. Mary's " Wellington.
37. St. Aloysius's " Newtown.
38. St. Joseph's " Waihi.
39. St. Patrick's " Kaiapoi.
40. St. Patrick's " Ashburton.</p> |
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LIST OF REGISTERED SOCIETIES, ETC.—*continued.*X. HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY—*continued.*

Reg. No.		Reg. No.	
198.	41. St. Ibar's Branch, Newton.	198.	46. St. Joseph's Branch, Stratford.
	42. Sts. Peter and Paul's Branch, Hutt.		47. St. Mary's " Invercargill.
	43. St. Ita's Branch, Hawera.		48. Sts. Peter and Paul's Branch, Gore.
	44. St. Mary's " Taihape.		49. Sacred Heart Branch, Otautau.
	45. St. Patrick's " Manaia.		59. St. Mary's " Geraldine.

XI. PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

197.	<i>Grand Council of New Zealand</i> —Auckland.	9.	Triumph Lodge, South Dunedin.
	1. Prince of Wales Lodge, Thames.	197.	11. Star of Hastings Lodge, Hastings.
	3. Excelsior Lodge, Green Island.		12. Valley True Blue " North-east Valley.
	4. Wickliffe " Napier.		14. Star of Oamaru " Oamaru.
	5. John Knox " Wellington.		18. St. Albans " Auckland.
	6. Alexandra " Auckland.		19. Queen's Own " Christchurch.

XII. RAILWAY BENEFIT SOCIETIES.

Reg. No. 161. Otago Railway Employees' Benefit Society—Dunedin.

XIII. ISOLATED FRIENDLY SOCIETIES.

24.	Wellington District M.U. Widow and Orphan Society—Wellington.	313.	Auckland United Friendly Societies' Dispensary, Auckland.
183.	Grey Valley Accident Relief Fund—Brunnerton.	316.	Auckland United Friendly Societies' Medical Institute, Auckland.
277.	Denniston Collieries' Medical and Accident Relief Association—Denniston.	319.	Christchurch United Friendly Societies' Dispensary, Christchurch.
279.	United Fire-brigades' Accident Assurance Society of New Zealand—Napier.	322.	Auckland Tramways Sick and Accident Friendly Society, Auckland.
286.	Wellington Friendly Societies' Jubilee Orphanage Society—Wellington.	323.	Point Elizabeth Accident Relief Fund, Runanga.
293.	Blackball Colliery Accident Relief Fund Society—Blackball.	324.	Waihi United Friendly Societies Hospital Conference, Waihi.
306.	Waikato Medical and Accident Society—Huntly.	327.	Nightcaps Collieries Medical, Sick, and Accident Relief Association, Nightcaps.
307.	Millerton Colliery Medical and Accident Relief Association—Millerton.	328.	Stockton Colliery Medical and Accident Relief Association, Ngakawau.
310.	New Zealand Collieries, Railway, and Oil Syndicate Employees' Benefit Society—Kaitangata.		

XIV. JUVENILE FRIENDLY SOCIETIES.

288.	Court Pride of the Forest, A.O.F.—Dunedin.	303.	Kaipoi Lodge, M.U.I.O.O.F.—Kaipoi.
290.	Court Pride of Invercargill, A.O.F.—Invercargill.	314.	Court Pride of Napier, A.O.F.—Napier.

XV. WORKING-MEN'S CLUBS.

151.	Wellington Working-men's Club and Literary Institute—Wellington.	264.	Richmond Working-men's Club—Richmond, Christchurch.
162.	Christchurch Working-men's Club and Mutual School of Arts—Christchurch.	267.	Palmerston North Working-men's Club and Literary Institute—Palmerston North.
186.	South Wairarapa Working-men's Club—Greytown.	271.	Ashburton Club and Mutual School of Arts—Ashburton.
202.	Club Garibaldi—Wellington.	272.	Blenheim Working-men's Club—Blenheim.
209.	Sydenham and Addington Working-men's Club and Mutual School of Arts—Sydenham.	305.	Oxford Working-men's Club—East Oxford.
215.	Auckland Working-men's Club and Mechanics' Institute—Auckland.	309.	Napier Working-men's Club—Napier.
231.	Kaipoi Working-men's Club—Kaipoi.	317.	City Working-men's Club—Wellington.
238.	Petone Working-men's Club and Literary Institute—Petone.	318.	North Island Brass Bands Association of New Zealand—Palmerston North.
		326.	South Island Bands Association of New Zealand—Christchurch.

XVI. SPECIALLY AUTHORISED SOCIETIES.

169.	<i>Grand Lodge of New Zealand of the Independent Order of Good Templars</i> —Dunedin.	169.	57. Dawn of Peace Lodge, Ashburton.
	1. Pioneer Lodge, Dunedin.		59. True Blue Lodge, Waitahuna.
	2. Aggressive Lodge, Blenheim.		66. St. Helena Lodge, Greymouth.
	3. Dauntless Lodge, Christchurch.		68. Phoenix Lodge, Masterton.
	4. Hope of Christchurch Lodge, Christchurch.		69. North Star Lodge, Kaikoura.
	6. Pioneer Lodge, Wellington.		72. Pride of Brookside Lodge, Brookside.
	7. Star of South Canterbury Lodge, Waimate.		73. Mount Fyfe Lodge, Mount Fyfe.
	9. Loyal Nelson Lodge, Nelson.		76. Heart and Hand Lodge, Lumsden.
	12. West Coast Pioneer Lodge, Greymouth.		77. Pride of Mount Grey Lodge, Mount Grey.
	13. Good Intent Lodge, Rangiora.		85. Southern Cross Lodge, Invercargill.
	17. Robert Bruce Lodge, Bannockburn.		86. Guiding Star Lodge, Dunedin.
	18. Star of the East Lodge, Ashburton.		89. Akaroa Hope Lodge, Akaroa.
	19. Hope of Westport Lodge, Westport.		91. Undaunted Lodge, Owaka.
	21. Haste to the Rescue Lodge, Havelock.		93. Welcome Retreat Lodge, Geraldine.
	24. Reefton Fraternal Lodge, Reefton.		94. Loyal Marine Lodge, Nelson.
	30. Pride of Hawke's Bay Lodge, Port Ahuriri.		95. Union of Otago Temple, Dunedin.
	31. Premier Lodge, Hokitika.		96. St. John's Lodge, Wellington.
	32. Hope of Stafford Lodge, Stafford.		99. Southern Star Lodge, Wanganui.
	33. Providence Lodge, Courtenay.		104. Lily of the Valley Lodge, North Dunedin.
	35. Golden Stream Lodge, Alexandra, Otago.		106. Bushman's Pride Lodge, Alford Forest.
	37. New Era Lodge, Purakanui.		107. Hope of Wakefield Lodge, Wakefield.
	40. Second-to-none Lodge, Pigeon Bay.		108. Pride of Dunedin Lodge, Dunedin.
	41. Hope of Brunnerton Lodge, Brunnerton.		110. Seashell Lodge, Lyttelton.
	42. Woodstock Lodge, Woodstock.		112. Lifeboat Lodge, Timaru.
	44. New River Pioneer Lodge, Dunganville.		113. Rose of Springburn Lodge, Springburn.
	47. Victory Lodge, No Town.	223.	Invercargill United Friendly Societies' Dispensary—Invercargill.
	48. Victoria Lodge, Noble's.	229.	Sydenham and Suburban Co-operative Money Club—Sydenham.
	50. Kumara Lodge, Kumara.	241.	New Zealand Friendly Societies' Mutual Fidelity Guarantee Association—Wellington.
	53. Rock of Freedom Lodge, Ashley Bank.		
	54. Hearts and Homes Lodge, Orepuki.		

LIST OF REGISTERED SOCIETIES, ETC.—*continued.*XVI. SPECIALLY AUTHORISED SOCIETIES—*continued.*

Reg. No.	Reg. No.
242. Dunedin United Friendly Societies' Dispensary— Dunedin.	263. Stanmore Brass Band—Richmond (Christchurch).
245. Star of Newtown Lodge, I.O.G.T.—Wellington.	275. Ivy of Linwood Co-operative Money Club—Christ- church.
246. Lyttelton United Friendly Societies' Dispensary— Lyttelton.	276. Waimate Brass Band—Waimate.
248. Timaru United Friendly Societies' Dispensary— Timaru.	283. Hawke's Bay United Friendly Societies' Dispensary —Napier.
251. New Zealand Foresters' Guarantee Association— Christchurch.	284. Christchurch and St. Albans Co-operative Money Club—Christchurch.
255. Temple of Peace Lodge, I.O.G.T.—Kaiwarra.	285. Westport City Band Society—Westport.
257. Opotiki Gospel Temperance and Mutual Improve- ment Society—Opotiki.	294. Wellington United Friendly Societies' Dispensary— Wellington.

APPENDIX III.

REGISTERED TRADE-UNIONS, as on the 31st December, 1909.

1. Christchurch Operative Bootmakers' Society.	35. United Employees' Society of Boilermakers and Iron- ship Builders of New Zealand.
3. New Zealand Union of the Federated Stewards' and Cooks' Union of Australasia.	36. New Zealand Boot-manufacturers' Association.
5. Wellington Operative Bootmakers' Society.	40. Hawke's Bay Operative Bootmakers' Society.
8. Grey Valley Coal-miners' Association.	41. Wellington Eight Hour Federated Union.
9. New Zealand Federated Boot-trade Union.	43. Napier Carpenters and Joiners' Union.
15. New Zealand Federated Wharf Carters', Express- men's, and Storemen's Union.	44. New Zealand Locomotive Engine Drivers, Firemen, and Cleaners' Association.
16. Southland Trades and Labour Union.	45. Greymouth Branch of the New Zealand Locomotive Engine Drivers, Firemen, and Cleaners' Association.
18. Amalgamated Society of Railway Servants of New Zealand.	46. West Coast General Labourers' Industrial Union of Workers.
27. Shipmasters' Association of New Zealand.	

APPENDIX IV.

FORMS which may be obtained free on Application to the REGISTRAR of FRIENDLY SOCIETIES.

- Form of application to register a society under the Friendly Societies Act.
- Form of notice of establishment of branch of registered society.
- Form of application to register complete amendment of rules (societies).
- Form of application to register complete amendment of rules (branches).
- Form of application to register partial amendment of rules (societies).
- Form of application to register partial amendment of rules (branches).
- Form of declaration in support of amendment of rules (societies).
- Form of declaration in support of amendment of rules (branches).
- Form of application to register a special resolution for amalgamation of societies.
- Form of declaration relating to amalgamation of societies.
- Form of notice of appointment of trustees (societies).
- Form of notice of appointment of trustees (branches).
- Form of notice of change of registered office of society.
- Form of notice of change of registered office of branch.
- Form of return to District Land Registrar.

APPENDIX V.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A.

[N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	De-ficiency.	Amount of Assets to Deficiency Branches.		
					Credited for Period.	Employed in the Valuation.	Present Value of		Proportion of District Fund De-ficiency.	Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.	Total Assets.					
							Sickness Benefit.	Liability in respect of Funeral Benefit.			Contribution to Funeral Fund.	Total Liabilities.						Contributions for Benefits.	Proportion of Funeral Benefits assured.
M.U.I.O.O.F.																			
<i>Ashley District—</i>																			
District Funeral Fund	..	1907	..	£ s. d.	%	%	£	£	£	£	£	£	£	£	£	£	s. d.		
Rangiora Lodge	..	1860	386	641 13 2	4	3.98	14,311	4,340	1,606	2,076	22,333	10,706	4,340	8,212	23,258	925	..		
Nil Desperandum	..	1868	130	223 12 0	4	4.48	4,583	1,368	582	752	7,285	3,880	1,368	3,123	8,371	1,086	..		
Lethfield	..	1873	83	134 16 9	4	3.50	2,930	873	349	452	4,604	2,330	873	2,202	5,405	801	..		
Cust	..	1874	81	130 19 6	3½	3.80	3,196	957	366	473	4,992	2,442	957	1,315	4,714	..	7		
Woodend	..	1874	89	149 1 4	3½	3.07	3,416	1,011	424	548	5,399	2,826	1,011	1,264	5,101	..	8		
Oxford	..	1876	93	151 15 6	3½	2.69	3,749	1,126	416	538	5,829	2,772	1,126	524	4,422	..	0		
Ohoka	..	1876	87	145 7 8	3½	4.43	3,528	1,056	399	516	5,499	2,662	1,056	1,181	4,899	..	4		
Amberley	..	1876	80	129 17 10	4	0.43	2,901	872	330	426	4,529	2,199	872	2,123	5,194	665	..		
Waikari	..	1880	35	59 3 0	3	0.45	1,527	450	182	235	2,394	1,214	450	2,120	..	..	2
Cheviot	..	1896	27	45 10 0	3	1.59	1,021	290	157	202	1,670	1,043	290	1,573	..	..	7
Total	1,091	1,811 16 9	4.26	..	41,162	12,343	4,811	6,218	64,534	32,074	12,343	20,640	65,057	523	..		
P.A.F.S.A.																			
<i>Grand Council of New Zealand—</i>																			
District Funeral Fund	..	1906	..	£ s. d.	%	%	£	£	£	£	£	£	£	£	£	£	£	s. d.	
Prince of Wales Lodge	..	1873	76	119 18 10	3½	3.59	3,688	1,353	286	37	5,364	1,486	1,353	826	3,665	..	6		
Excelsior	..	1876	86	137 13 4	4	3.72	3,094	951	447	58	4,550	2,387	951	616	3,954	..	8		
Wickliffe	..	1877	28	44 8 4	4	4.49	1,464	476	107	14	2,061	576	476	849	1,901	..	0		
John Knox	..	1879	63	100 1 2	4	4.18	2,660	801	303	39	3,803	1,592	801	997	3,390	..	3		
Alexandra	..	1879	71	115 4 10	4	5.37	3,005	969	325	42	4,341	1,770	969	3,478	..	..	11
Triumph	..	1883	141	225 6 2	4	3.69	5,967	1,822	672	87	8,548	3,592	1,822	1,056	6,470	..	10		
Valley True Blue	..	1883	42	67 12 0	3½	2.96	1,798	537	231	30	2,596	1,241	537	281	2,059	..	9		
Star of Hastings	..	1883	30	54 7 8	3½	3.64	1,207	356	173	23	1,759	1,048	356	1,701	..	..	2
Star of Oamaru	..	1883	124	196 7 8	4	3.78	4,902	1,448	625	81	7,056	3,307	1,448	1,187	5,942	..	0		
St. Albans	..	1896	39	62 16 8	4	4.66	1,312	378	217	28	1,985	1,169	378	397	1,944	..	0		
Queen's Own	..	1874	108	196 2 9	4	..	4,715	1,455	503	65	6,738	3,072	1,455	407	4,934	..	2		
Royal Standard	..	1874	45	73 13 4	4	..	2,040	622	204	27	2,893	1,117	622	41	1,780	..	2		
Total	853	1,393 12 9	4.06	..	35,852	11,168	4,093	531	51,644	22,357	11,168	7,693	41,218	..	..

* Benefits taken on reduced scale.

† Benefits taken on full scale.

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
[N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	De-ficiency.	Amount of Assets to Deficiency Branches.
					Credited for Period.	Employed in the Valuation.	Present Value of		Proportion of District Funeral Fund De-ficiency.	Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.	Total Assets.			
							Sickness Benefit.	Liability in respect of Funeral Benefit.			Contribution to Funeral Fund.	Contributions for Benefits assured.					
A.O.F.				£ s. d.	%	%	£	£	£	£	£	£	£	£	£	£	s. d.
<i>Wellington District—</i> District Funeral Fund		1906	..	463 12 4	3-48	5-40	72,528	2,076	2,645	27,560	8,240	7,678	7,906	39,310	33,218	16 3	
Court Sir George Grey	1862	"	291	468 12 0	4-35	3	15,161	1,876	2,390	27,560	7,545	7,678	7,906	23,824	3,736	16 3	
Robin Hood ..	1865	"	289	266 4 0	3-18	3½	11,364	1,186	1,510	21,528	4,596	5,898	2,770	16,213	5,315	13 2	
Little John ..	1866	"	171	431 2 0	5-41	4	7,404	9,660	2,297	13,972	4,873	3,872	2,133	10,601	3,371	13 4	
Roderick Dhu ..	1867	"	263	573 1 8	5-05	4	14,076	2,245	2,859	18,684	9,091	4,873	3,130	15,337	3,297	15 2	
Sir George Bowen	1868	"	351	343 15 10	7-12	4	7,795	1,305	1,662	26,543	5,812	6,497	6,497	22,951	3,592	16 3	
Blenheim ..	1869	"	193	105 19 0	2-00	3	3,177	468	583	14,438	1,827	3,676	4,930	14,478	..	..
Waerapa ..	1870	"	65	253 16 0	1-57	3	7,346	1,113	1,418	5,932	4,572	1,734	1,170	4,731	1,221	14 3	
Loyal Enterprise	1871	"	152	172 18 0	4-28	4	2,129	706	900	13,800	2,827	3,923	833	9,328	4,472	10 11	
Clarendon ..	1874	"	107	355 2 4	5-19	4	7,514	1,519	1,935	7,847	3,749	2,129	1,184	7,634	213	15 4	
Manawatu ..	1875	"	215	224 13 8	5-70	4	5,123	947	1,206	14,717	3,793	2,616	1,732	11,161	3,556	13 6	
Marquis of Normanby ..	1876	"	139	156 4 4	3-06	3	4,416	649	826	8,241	2,756	2,350	1,722	6,828	2,277	13 9	
Loyal Feilding	1876	"	90	295 4 0	5-49	4	6,807	1,179	1,502	12,648	4,930	3,360	2,974	11,264	1,413	15 2	
William Gladstone	1877	"	175	97 6 8	5-23	4	2,307	420	534	4,443	1,182	1,182	1,635	4,100	1,384	17 0	
Pioneer ..	1877	"	62	58 10 0	3-17	3	743	337	429	3,018	1,239	743	320	2,355	663	14 2	
Loyal Halcombe	1884	"	38	118 14 8	1-85	4	1,509	481	613	4,801	2,021	1,239	823	4,083	718	16 0	
Woodville ..	1884	"	69	62 3 8	1-35	3	2,468	312	397	3,060	1,286	788	150	2,224	836	12 8	
Pohangina ..	1885	"	37	540 11 8	5-44	4	11,067	2,373	3,022	21,891	9,684	5,429	2,792	17,905	3,986	15 2	
Epuni ..	1886	"	328	259 7 0	3-51	3½	6,356	1,127	1,435	12,154	4,709	3,236	1,764	9,709	2,445	14 6	
Pahiata ..	1886	"	154	149 5 8	1-78	3	3,867	781	995	7,580	3,135	1,937	701	5,773	1,807	13 7	
Kopuaranga ..	1887	"	92	53 1 8	1-38	3	1,473	267	339	2,830	1,057	751	170	1,978	852	11 10	
Hunterville ..	1888	"	33	317 14 10	5-03	4	6,380	1,356	1,727	12,600	5,642	3,137	605	9,384	3,216	13 2	
Sir William Jervois	1889	"	188	107 0 8	3-36	3	2,817	508	647	5,410	2,118	1,438	427	3,983	1,427	12 10	
Pride of Levin	1891	"	63	78 0 0	2-84	3½	1,820	387	493	3,595	1,536	895	180	2,611	984	12 9	
Bloomfield ..	1891	"	49	96 4 0	1-53	3	2,296	344	265	3,113	2,041	344	264	2,649	464	16 8	
Lady Glasgow	1894	"	96	45 13 3	3-70	3½	1,060	142	144	1,459	969	142	81	1,192	267	15 11	
Primrose ..	1894	"	53	205 3 8	2-26	3½	4,436	1,039	1,324	8,941	4,174	2,142	227	6,543	2,398	12 11	
Makakahi ..	1895	"	127	25 2 8	Nil	3	631	313	163	1,235	529	313	21	863	372	11 11	
Ruapehu ..	1900	"	15	65 10 8	0-63	3½	1,517	745	413	2,999	1,288	745	142	2,175	824	12 8	
Pongaroa ..	1900	"	41	12 17 10	Nil	4	197	32	35	292	253	32	18	303	..	..
Alexandra ..	1905	"	14	6,402 14 5	4-44	..	155,519	27,252	34,708	295,193	112,920	77,714	49,161	239,795	55,398	..	
Total	3,960	77,714	72,528	72,528	26,258	26,258	26,258	26,258	39,310

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
 [N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	De-ficiency.	Amount of Assets to Deficiency Branches.	
					Credited for Period.	Employed in the Valuation.	Present Value of		Total Liabilities.	Present Value of		Total Assets.						
							Sickness Benefit.	Liability in respect of Funeral Benefit.		Contribution to Funeral Fund.	Proportion of District Fund De-ficiency.		Contributions for Benefits assured.	Proportion of Funeral Benefits re-assured.				Amount of Own Sick and Funeral Fund.
£	s.	d.	%	%	£	£	£	£	£	£	£	£	£	£	£	s.	d.	
U.A.O.D.																		
<i>Grand Lodge of the North Island—</i>																		
District Funeral Fund		1906	..		4.71	4	52,892	..	444	£	£	£	£	£	£	..	£	6,262
Excelsior Lodge	1879	1906	522	853 16 8	4.52	4	20,779	2,722	444	28,364	14,808	38,419	4,419	5,027	24,254	..	4,110	16 7
Stonehenge	1880	"	143	222 19 0	3.80	4	5,113	789	129	7,110	4,080	1,079	1,079	444	5,603	..	1,507	15 0
Star of New Zealand	1880	"	86	134 7 8	3.97	4	3,917	410	67	5,236	2,148	842	842	1,145	4,135	..	1,101	15 0
Star of the West	1881	"	210	352 2 8	3.41	3½	8,971	1,208	197	12,270	6,714	1,894	1,894	938	9,546	..	2,724	14 9
Auckland	1882	"	294	485 17 10	3.22	3½	12,473	1,700	277	17,090	9,351	2,640	2,640	1,410	13,401	..	3,689	14 11
Albion	1882	"	187	260 5 4	1.92	3	8,895	1,170	191	12,138	5,350	1,882	1,882	793	8,025	..	4,113	12 0
Totara	1883	"	164	246 11 8	5.05	4	5,720	916	149	7,985	4,572	1,200	1,200	724	6,496	..	1,489	15 3
Oroua	1883	"	304	498 9 4	4.55	4	10,895	1,678	274	15,140	9,113	2,293	2,293	1,335	12,741	..	2,399	16 7
Bishop	1883	"	229	373 11 0	5.36	4	8,478	1,244	203	11,719	6,721	1,794	1,794	2,405	10,920	..	799	18 5
Brunner	1883	"	124	197 15 0	3.54	3½	5,512	693	113	7,490	3,656	1,172	1,172	876	5,704	..	1,786	14 4
Blenheim Mistletoe	1884	"	106	167 9 0	4.84	4	3,751	789	96	5,224	3,051	789	789	620	4,460	..	764	16 7
Turanganui	1884	"	379	543 11 8	5.26	4	14,101	2,055	335	19,468	9,809	2,977	2,977	3,031	15,817	..	3,651	15 7
Pacific	1886	"	401	680 12 10	5.04	4	15,237	2,153	351	20,964	12,132	3,223	3,223	2,759	18,114	..	2,850	16 9
Poneke	1886	"	134	215 18 4	4.51	4	5,037	723	118	6,943	3,857	1,065	1,065	1,187	6,109	..	834	17 2
Ponsonby	1887	"	383	602 14 6	4.81	4	13,858	2,911	344	19,221	11,001	2,911	2,911	1,621	15,533	..	3,688	15 6
Star of Egmout	1891	"	95	157 2 10	4.53	4	3,247	536	87	4,548	2,932	678	678	453	4,063	..	485	17 6
Maitai	1892	"	286	440 16 0	5.02	4	9,402	1,398	228	13,009	7,942	1,981	1,981	2,090	12,013	..	996	18 2
Morgan	1893	"	68	102 4 8	4.28	4	2,518	369	60	3,480	1,846	533	533	325	2,704	..	776	14 9
Horowhenua	1895	"	51	90 18 4	3.75	4	1,988	271	44	2,724	1,604	421	421	365	2,390	..	334	17 1
Otaki	1895	"	42	69 11 8	3.34	4	1,516	319	38	2,104	1,267	319	319	290	1,876	..	228	17 5
Hawera	1895	"	69	113 17 4	1.65	3½	2,744	575	68	3,802	2,262	575	575	419	3,256	..	546	16 7
Holly	1895	"	34	53 19 4	4.29	4	1,204	252	189	1,676	992	52	52	354	1,598	..	78	12 11
Takaka	1895	"	93	132 11 0	1.18	3½	3,770	794	90	5,093	2,619	794	794	189	3,602	..	1,605	12 9
Moturoa	1896	"	144	224 19 8	6.41	4	5,093	1,066	131	7,091	4,147	1,066	1,066	870	6,083	..	1,008	16 8
Star of Paeroa	1896	"	103	186 17 0	1.70	3	4,800	1,013	107	6,578	3,932	1,013	1,013	453	5,398	..	1,180	15 9
Pride of Waihi	1897	"	94	157 6 10	Nil	3½	3,728	781	92	5,167	3,130	781	781	58	3,969	..	1,198	14 6
Reefton	1897	"	155	275 1 8	1.14	3½	6,142	1,288	152	8,516	5,442	1,288	1,288	383	7,113	..	1,403	16 1
Victoria	1899	"	97	161 1 0	2.09	3½	784	498	81	4,189	2,690	623	623	108	3,421	..	867	16 1
Star of Newmarket	1900	"	88	143 12 4	0.82	4	2,987	623	81	4,189	2,690	623	623	108	3,421	..	768	15 8
Pahiatua	1900	"	42	72 8 0	0.34	4	1,429	237	39	2,004	1,344	299	299	125	1,768	..	236	17 3
Coronation	1902	"	134	235 12 8	3.10	4	4,616	964	123	6,457	4,376	964	964	247	5,587	..	870	16 10
Alexandra	1902	"	61	105 12 4	0.64	4	2,068	346	56	2,901	1,975	431	431	114	2,520	..	381	16 10
Ruahine	1903	"	103	203 19 0	2.60	3½	4,160	615	100	5,749	3,983	874	874	246	5,103	..	646	17 4

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
 [N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	Deficiency.	Amount of Assets to Deficiency Branches.	
					Credited for Period.	Employed in the Valuation.	Sickness Benefit.	Present Value of		Proportion of District Fund Deficiency.	Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.				Total Assets.
								Liability in respect of Funeral Benefit.	Contribution to Funeral Fund.			Contribution for Benefits assured.	Proportion of Funeral Fund.					
U.A.O.D.—continued.																		
<i>Grand Lodge of the North Island—continued.</i>																		
Shannon Lodge ..	1903	1906	40	£ 83 10 0	Nil	4	1,461	306	220	36	2,023	1,514	306	77	1,897	126	18 6	
Eltham ..	1903	"	97	162 15 8	0.87	4	3,115	645	562	92	4,414	3,118	645	133	3,896	518	17 3	
Mungaroa ..	1903	"	69	123 12 4	1.82	4	2,344	489	391	64	3,288	2,295	489	114	2,898	390	17 3	
Inglewood ..	1903	"	73	129 7 4	1.17	4	2,585	530	409	67	3,541	2,387	530	185	3,102	439	17 1	
Myrtle ..	1904	"	52	84 1 4	Nil	4	1,716	357	298	49	2,420	1,592	357	68	2,017	403	16 1	
Okato ..	1904	"	22	36 18 8	Nil	4	719	150	127	21	1,017	702	150	39	891	126	17 1	
Devonport ..	1904	"	114	204 3 6	3.1	4	4,385	914	698	114	6,111	4,112	914	136	5,102	949	16 4	
Star of Te Aroha ..	1904	"	47	79 15 0	1.42	4	1,519	314	272	44	2,149	1,518	314	35	1,807	282	16 11	
Trafalgar ..	1894	"	90	138 16 0	4.51	4	2,991	622	514	84	4,211	2,621	622	214	3,457	754	15 10	
Whangarei ..	1905	"	30	60 16 0	2.85	4	1,088	228	165	27	1,508	1,103	228	23	1,354	154	17 7	
Seddon ..	1905	"	73	126 2 4	Nil	4	2,396	498	419	68	3,381	2,391	498	151	3,040	341	17 8	
Waitemata ..	1905	"	91	166 2 4	Nil	4	3,107	648	514	84	4,353	3,085	648	86	3,819	534	17 1	
Buller ..	1905	"	103	190 3 0	"	4	3,494	728	584	95	4,901	3,546	728	135	4,409	492	17 8	
Ahaura ..	1905	"	28	51 14 8	"	4	948	197	159	26	1,330	962	197	39	1,198	132	17 8	
Shedwood ..	1903	"	79	127 18 4	2.56	4	2,541	526	457	75	3,599	2,440	526	177	3,143	456	17 0	
Eden ..	1905	"	42	75 0 0	Nil	4	1,400	291	240	39	1,970	1,407	291	57	1,755	215	17 5	
Millerton ..	1905	"	92	148 1 4	Nil	4	2,916	603	535	87	4,141	2,845	603	89	3,537	604	16 7	
Makino ..	1906	"	62	110 18 0	"	4	2,085	434	353	57	2,929	2,079	434	42	2,555	374	17 0	
Fern Leaf ..	1906	"	28	50 0 0	"	4	913	189	161	26	1,289	946	189	14	1,149	140	17 5	
Stratford ..	1906	"	32	52 10 0	"	4	1,003	207	187	30	1,427	1,012	207	18	1,237	190	16 11	
Pride of Brooklyn ..	1906	"	24	41 8 8	"	4	788	159	139	23	1,089	792	159	11	962	127	17 3	
Blackball ..	1906	"	21	39 0 4	"	4	705	147	120	19	991	731	147	11	889	102	17 7	
Naumai ..	1906	"	61	112 2 4	"	4	2,062	429	346	56	2,893	2,094	429	103	2,626	267	17 10	
Pride of Hamilton ..	1906	"	78	127 8 0	"	4	2,461	509	455	74	3,499	2,458	509	45	3,012	487	16 9	
Nelson Creek ..	1906	"	35	69 4 4	"	4	1,211	252	197	32	1,692	1,283	252	24	1,559	183	18 2	
Island Bay ..	1906	"	29	51 7 8	"	4	950	197	167	27	1,341	978	197	20	1,195	146	17 5	
Denniston ..	1906	"	36	57 3 4	"	4	1,100	227	212	35	1,574	1,114	227	15	1,356	218	16 9	
Pride of the West ..	1906	"	37	64 3 8	"	4	1,206	250	213	35	1,704	1,221	250	28	1,499	205	17 2	
Total ..	..	..	6,980	11,527 18 4	4.31	..	261,045	54,902	39,234	6,397	361,578	214,443	54,902	33,820	303,165	58,413	..

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
 [N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	De-ficiency.	Amount of Assets to Deficiency per £1 in Branches.
					Credited for Period.		Present Value of		Proportion of District Fund De-ficiency.	Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.	Total Assets.			
					%	%	Sickness Benefit.	Liability in respect of Funeral Benefit.			Contri-bution to Funeral Fund.	Contrib-utions for Benefits assured.					
U.A.O.D.—continued.																	
Grand Lodge of Canterbury—District Funeral Fund	..	1905	..	£ s. d.	%	%	£	£	£	£	£	£	£	£	£	£	s. d.
Pioneer Lodge	1875	1905	242	352 7 10	5.52	4	9,708	2,894	1,124	444	14,170	5,618	10,101	2,894	4,630	13,142	1,028
Hope of St. Albans	1879	"	107	153 11 8	4.97	4	4,106	1,231	508	200	6,045	2,538	1,231	1,946	5,715	380	
Mistletoe	1879	"	167	248 14 2	4.42	4	5,836	1,709	873	345	8,763	4,365	1,709	1,656	7,730	1,033	
Oak of Sydenham	1879	"	167	242 16 4	5.07	4	6,883	2,078	761	300	10,022	3,803	2,078	2,649	8,530	1,492	
Ethelbert	1880	"	55	79 14 6	3.73	4	2,162	642	256	101	3,161	1,279	642	593	2,514	647	
Lytelton Hearts of Oak	1880	"	75	119 11 2	4.43	4	3,096	929	372	147	4,544	1,862	929	929	3,720	824	
Star of Anglesea	1881	"	76	105 16 8	4.32	4	2,813	816	358	141	4,128	1,788	816	1,352	3,956	172	
Perseverance	1880	"	90	138 2 2	4.66	4	3,434	1,028	461	182	5,105	2,304	1,028	619	3,951	1,154	
Hope of Amberley	1880	"	52	76 16 0	3.37	3½	2,062	619	286	113	3,080	1,432	619	347	2,398	682	
Anchor	1880	"	144	208 4 10	3.99	4	5,201	1,517	717	283	7,718	3,586	1,517	1,233	6,226	1,492	
Ohoka	1882	"	31	47 7 4	2.06	3	1,504	460	172	68	2,204	861	460	400	1,721	483	
Timaru	1882	"	60	88 14 8	3.33	3½	2,405	715	327	129	3,576	1,633	715	348	2,696	880	
Trafalgar	1882	"	157	224 3 6	4.60	4	5,560	1,650	784	309	8,303	3,918	1,650	1,510	7,078	1,350	
Star of Ashburton	1883	"	45	68 11 10	4.29	4	1,726	509	222	88	2,545	1,112	509	380	2,001	1,225	
Old Oak	1883	"	84	131 4 10	3.87	4	2,791	800	479	189	4,259	2,397	800	641	3,838	421	
Ivy of Linwood	1888	"	29	43 19 6	2.36	3½	1,069	312	172	68	1,621	858	312	149	1,319	544	
Ellesmere	1895	"	25	36 4 0	1.77	3½	913	264	144	57	1,378	718	264	87	1,069	302	
Olive Branch	1897	"	21	34 4 10	Nil	4	610	174	132	52	968	658	174	67	899	69	
Lily of Burwood	1902	"	59	94 17 6	"	4	1,714	488	364	144	2,710	1,821	488	93	2,402	308	
Ivy	1903	"	16	16 9 4	1.74	4	320	38	47	19	424	315	38	41	394	30	
Success of Ashburton	1904	"	..	2,975 7 6	4.69	..	74,082	21,831	10,185	4,021	110,119	50,994	21,831	22,519	95,344	14,775	
Total	..	1906	94	133 13 10	5.44	4	3,781	912	360	141	5,184	1,752	912	941	3,605	1,579	
Bud of Hope Lodge	1880	1906

* On the assumption that the application with the Grand Lodge of Canterbury was complete at 31st December, 1906.

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
 [N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.			Assets.			Surplus.	De-ficiency.	Amount of Assets to Debenture Branches.				
					Credited for Period.	Employed in the Valuation.	Present Value of		Proportion of District Funeral Fund De-ficiency.	Total Liabilities.	Present Value of					Amount of Own Sick and Funeral Fund.	Total Assets.		
							Sickness Benefit.	Liability in respect of Funeral Benefit.			Contribution to Funeral Fund.	Contribution for Benefits assured.							
A.O.F.																			
<i>Otago District—</i>																			
Court Pride of Dunedin	1862	1907	293	£ 412 1 1	s. 1	d. 1	5.19	11,187	£ 2,759	1,393	..	15,339	£ 6,941	2,759	7,793	£ 17,493	..	£ 181	s. d. 16 11
" Pride of the Lake	1863	"	23	39 13 0	9.68	3	3	1,042	268	136	..	1,446	750	268	247	1,265	..	..	..
" Enterprise ..	1863	"	354	548 16 4	4.89	4	4	12,843	3,059	1,766	..	17,668	9,385	3,059	7,134	19,578	..	2,084	15
" Robin Hood ..	1864	"	180	294 1 5	1.17	3	3	8,183	1,981	1,012	..	11,176	5,686	1,981	4,753	13,781	..	..	..
" Pride of the Leith	1864	"	256	407 8 10	5.13	4	4	9,774	2,363	1,268	..	13,405	6,665	2,363	4,753	13,781	..	..	..
" Bruce ..	1865	"	198	271 18 4	4.70	4	4	7,109	1,648	870	..	9,627	4,587	1,648	2,227	8,462	..	..	..
" Star of the Dunstan	1866	"	52	86 11 2	4.73	4	4	1,862	443	277	..	2,582	1,499	443	946	3,066	..	..	..
" Pride of Oamaru	1868	"	207	314 8 0	4.73	4	4	7,456	1,770	1,041	..	10,267	5,410	1,770	3,359	10,539	..	..	..
" Pride of Alexandra	1869	"	74	128 1 0	3.13	3½	3½	2,854	680	431	..	3,965	2,385	680	1,206	4,271	..	..	..
" Roxburgh ..	1873	"	83	130 15 8	4.52	4	4	2,777	656	479	..	3,912	2,340	656	773	3,769	..	..	..
" Star of the South	1874	"	456	704 14 2	5.62	4	4	15,482	3,620	2,341	..	21,443	12,540	3,620	4,626	20,786	..	..	..
" St. Andrew ..	1875	"	156	231 8 0	5.15	4	4	5,819	1,406	741	..	7,966	3,833	1,406	1,404	6,643	..	..	..
" Excelsior ..	1877	"	159	242 9 0	4.98	4	4	5,336	1,250	817	..	7,403	4,333	1,250	2,460	8,043	..	..	..
" Little John ..	1888	"	106	151 2 6	4.45	4	4	3,311	711	511	..	4,533	2,778	711	1,178	4,667	..	..	..
" Royal Oak ..	1890	"	73	111 9 6	3.05	3	3	3,050	715	444	..	4,209	2,345	715	634	3,694	..	..	..
" Southern Star	1890	"	63	104 15 2	2.96	3	3	2,627	613	407	..	3,647	2,217	613	175	3,005	..	..	..
" Victoria ..	1894	"	33	30 13 2	3.31	3½	3½	744	91	99	..	934	642	91	98	831	..	..	..
" Woodland's Pride	1894	"	216	199 13 2	4.60	4	4	4,840	515	584	..	5,939	3,848	515	282	4,645	..	..	..
" Queen of the South	1895	"	64	67 12 0	3.34	4	4	1,596	172	184	..	1,952	1,238	172	215	1,625	..	..	..
" Star of the Forest	1896	"	35	65 10 10	3.39	3½	3½	1,414	336	209	..	1,959	1,199	336	507	2,042	..	..	..
" Marion ..	1898	"	84	75 14 6	2.08	3½	3½	1,841	224	242	..	2,307	1,602	224	117	1,943	..	..	..
" Pride of Awarua	1904	"	21	22 2 8	2.74	3½	3½	506	63	64	..	633	439	63	34	536	..	..	..
" Pride of Waitaki	1896	"	28	50 1 0	2.70	3½	3½	1,081	255	161	..	1,497	942	255	130	1,327	..	..	..
Total	..	..	3,214	4,691 0 6	4.72	..	..	112,734	25,598	15,477	..	163,809	83,604	25,598	41,773	150,975	..	..	..
District Funeral Fund	..	1907	..	..	5.45	4	4	..	24,691	..	..	24,691	15,135	..	13,063	28,198	..	..	..
Canterbury United District—																			
Court Star of Canterbury	1852	1907	417	633 8 0	4.25	4	4	17,874	5,799	1,826	..	25,499	9,033	5,799	11,666	26,498	..	..	..
" Queen of the Isles	1859	"	25	31 16 0	4.29	4	4	1,447	532	61	..	2,040	264	532	1,371	2,167	..	..	..
" Pride of Courtenay	1876	"	55	80 18 0	4.61	4	4	2,163	656	269	..	3,088	1,293	656	1,329	3,278	..	..	..
" Thistle of the Forest	1879	"	128	188 16 0	6.61	4	4	4,649	1,385	648	..	6,682	3,183	1,385	2,442	7,010	..	..	..
" Woodford ..	1880	"	166	247 6 0	5.04	4	4	6,215	1,866	842	..	8,923	4,114	1,866	3,368	9,348	..	..	..

* Not included in above figures. Position of Society as a whole, £673 net surplus.

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
[N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	Deficiency.	Amount of Assets to Deficiency Branches per £1. in	
					Credited for Period.	Employed in the Valuation.	Present Value of		Proportion of District Funeral Fund Deficiency.	Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.	Total Assets.				
							Sickness Benefit.	Liability in respect of Funeral Benefit.			Contribution to Funeral Fund.	Contribution for Benefits.						Proportion of Funeral Benefits assured.
<i>A.O.F.—continued.</i>																		
Canterbury United District—ctd.																		
Court Papanui	1881	"	49	£ 72 12 0	4 30	4	1,860	£ 559	247	..	2,666	£ 1,199	559	673	2,431	£ 235	17 9	
" Star of Dunsandel	1888	"	67	96 10 0	3 78	4	2,216	647	367	..	3,230	1,739	647	573	2,959	271	17 11	
" Star of Belfast	1888	"	28	44 2 0	4 83	4	1,054	314	142	..	1,510	737	314	529	1,580	..	..
" Ashburton	1889	"	131	197 2 0	5 31	4	4,288	1,247	723	..	6,258	3,585	1,247	1,272	6,104	154	19 5	
" Queen of Canterbury	1895	"	43	51 1 2	3 62	3½	1,460	198	145	..	1,803	1,017	198	153	1,368	435	14 7	
" Victoria	1895	"	42	42 5 2	Nil	3	1,024	124	167	..	1,315	1,007	124	23	1,154	161	17 4	
" Loburn	1902	"	37	56 12 0	"	4	1,158	333	209	..	1,700	1,054	333	68	1,455	245	16 5	
Total	..	..	1,188	1,742 8 4	4 64	..	45,408	13,660	5,646	..	64,714	28,225	13,660	23,467	65,352	£ 638	..
District Funeral Fund	..	1907	..	..	5 15	4	..	13,693	..	..	13,693	5,633	..	8,837	14,470	*777	..
<i>I.O.O.F. of N.Z.</i>																		
Pioneer	1862	1907	229	416 19 4	4 57	4	7,767	2,314	1,636	..	11,717	7,414	2,314	1,038	10,766	951	17 7	
Leith	1867	"	152	268 1 8	5 14	4	5,310	1,585	1,025	..	7,920	4,688	1,585	3,377	9,650	..	..
Alfred	1869	"	112	203 7 4	4 98	4	4,216	1,276	734	..	6,226	3,349	1,276	2,566	7,191	..	..
Star of Canterbury	1869	"	69	124 3 8	4 04	4	2,388	715	475	..	3,578	2,160	715	962	3,837	..	..
Rangitikei	1873	"	40	72 14 8	2 37	4	1,274	370	296	..	1,940	1,328	370	610	2,308	..	..
Alexandrovna	1874	"	56	100 9 0	0 93	4	1,905	565	391	..	2,861	1,775	565	847	3,187	..	..
Unity	1875	"	327	572 1 0	5 56	4	10,159	2,937	2,344	..	15,440	10,711	2,937	1,056	14,704	736	18 7	
Victoria	1875	"	66	118 18 0	0 65	4	2,151	634	470	..	3,255	2,142	634	791	3,567	..	..
Linden	1875	"	144	255 9 4	4 77	4	4,827	1,434	996	..	7,257	4,550	1,434	1,228	7,212	..	..
Southern Cross	1877	"	162	208 17 0	5 16	4	6,071	1,823	1,140	..	9,034	3,706	1,823	4,834	10,363	..	..
Pioneer of Southland	1878	"	232	414 19 0	4 95	4	7,950	2,349	1,608	..	11,907	7,319	2,349	3,119	12,787	..	..
Star of Auckland	1878	"	244	465 4 4	4 38	4	9,133	2,735	1,723	..	13,591	7,732	2,735	4,066	14,533	..	..
Washington	1878	"	175	309 5 8	4 08	4	5,848	1,725	1,205	..	8,778	5,523	1,725	1,562	8,810	..	..
Prebbleton	1881	"	37	65 17 8	3 17	4	1,315	393	243	..	1,951	1,114	393	741	2,248	..	..
Alma	1882	"	56	93 16 0	3 87	4	1,807	525	371	..	2,703	1,723	525	919	3,167	..	..
Wallace	1882	"	106	195 15 4	2 28	4	3,547	1,045	754	..	5,346	3,443	1,045	677	5,165	..	..
Ridgeley	1882	"	116	205 17 0	4 99	4	3,834	1,125	821	..	5,780	3,735	1,125	1,156	6,016	236	19 0	
Kawakawa	1883	"	49	87 18 4	3 12	4	1,632	478	341	..	2,451	1,567	478	464	2,509	..	..
Gladstone	1883	"	77	134 8 8	5 12	4	2,476	722	538	..	3,736	2,459	722	651	3,832	..	..

* Not included in above figures. Position of Society as a whole, £1,415 aggregate surplus.

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.
 [N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation.	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	De-ficiency.	Amount of Assets to Deficiency Branches.	
					Credited for Period.	Employed in the Valuation.	Present Value of		Total Liabilities.	Present Value of		Amount of Own Sick and Funeral Fund.	Total Assets.					
							Sickness Benefit.	Liability in respect of Funeral Benefit.		Contribution to Funeral Fund.	Proportion of Funeral De-ficiency.			Contributions for Benefits.				Proportion of Benefits re-assured.
I.O.O.F.—continued.																		
Mataura	1883	1907	40	£ 73 19 8	4	4	20	398	280	2,019	£ 1,310	393	768	2,471	452	..	..
Aparima	1883	"	61	117 7 4	4	4	3:00	608	456	3,139	2,063	608	549	3,220	81	..	..
Kaeo	1884	"	22	39 8 4	4	4	3:59	231	148	1,157	675	231	274	1,180	23	..	..
Orient	1885	"	72	137 9 4	4	4	3:08	740	532	3,773	2,389	740	808	3,937	164	..	..
Popotunoa	1889	"	39	66 16 4	4	4	1:27	355	269	1,853	1,240	355	126	1,721	132	17	10	
Hope of Maheno	1889	"	55	96 18 0	4	4	2:17	553	372	2,804	1,708	553	647	2,908	104	..	..
Waiareka	1891	"	52	90 18 0	4	4	1:17	471	366	2,463	1,679	471	289	2,439	..	..	..
Star of Eden	1894	"	174	308 2 8	4	4	5:27	1,566	1,260	8,251	5,749	1,566	917	8,232	19	11	11	
Euth Rebekeh	1895	"	34	33 17 4	4	4	2:31	80	95	771	635	80	138	853	82	..	..
Star of Wauku	1895	"	42	83 4 4	4	4	3:22	443	317	2,255	1,420	443	403	2,266	11	..	..
Linda Rebekeh	1895	"	31	30 1 4	4	4	3:81	535	72	692	568	72	166	806	114	..	..
Northern Wairoa	1896	"	97	173 3 4	4	4	4:08	3,179	698	4,799	3,166	922	520	4,608	..	..	18 10
Myrtle Rebekeh	1896	"	21	22 11 4	4	4	4:54	389	54	514	404	61	136	594	80	..	..
Miriam Rebekeh	1898	"	50	49 2 8	4	4	0:65	116	140	1,118	925	116	106	1,147	29	..	..
Naomi Rebekeh	1899	"	29	28 12 4	4	4	1:77	64	83	623	551	64	48	663	40	..	..
Wynyard	1899	"	190	332 19 8	4	4	4:89	5,693	1,631	8,708	6,340	1,631	660	8,631	..	..	19 9
Opotiki	1899	"	33	57 19 8	4	4	2:81	1,047	235	1,584	1,073	302	294	1,669	85	..	..
Owaka	1899	"	44	81 0 0	4	4	4:80	1,360	392	2,087	1,513	392	334	2,239	152	..	..
Hereweka	1901	"	60	111 17 4	4	4	0:86	1,938	562	2,953	2,042	562	283	2,887	..	..	19 4
Star of Gisborne	1901	"	220	422 4 4	4	4	4:89	7,129	2,067	10,907	7,693	2,067	979	10,739	..	..	19 6
Star of Avondale	1903	"	28	52 7 0	4	4	2:35	252	217	1,342	978	252	52	1,282	..	..	18 8
Royal Oak	1904	"	46	87 4 4	4	4	Nil	1,438	414	2,206	1,613	414	121	2,148	..	..	19 2
Awahina	1904	"	53	108 8 0	4	4	1:73	1,717	442	2,657	1,971	498	143	2,612	..	..	19 6
Takiara Rebekeh	1904	"	59	56 19 4	4	4	Nil	954	127	1,247	1,102	127	93	1,322	75	..	..
Star of Linwood	1906	"	57	104 5 8	4	4	"	1,577	479	2,599	2,000	479	45	2,524	..	..	19 1
Hakateru	1906	"	27	47 8 8	4	4	"	774	220	1,195	920	220	41	1,181	..	..	19 8
Royal Pukerua	1907	"	26	44 10 8	4	4	"	722	203	1,116	876	203	17	1,096	..	..	19 5
Waiau	1907	"	24	48 12 8	4	4	"	746	214	1,166	911	214	8	1,133	..	..	19 1
Aroatea	1907	"	25	45 17 4	4	4	"	734	193	1,137	876	210	23	1,109	..	..	19 3
Total	..	..	4,160	7,267 10 0	..	..	4:25	134,803	38,989	202,606	130,828	38,989	39,652	209,469	6,863	..	..
General Funeral Fund	..	..	..	..	4	4	4:74	38,476	..	..	28,184	..	18,061	..	*7,769	..	..
Rebekeh Funeral Fund	..	..	..	..	4	4	4:34	513	..	..	630	..	237	..	* 354	..	..

* Not included in above figures. Position of Society as a whole, £14,988 aggregate surplus.

APPENDIX V—continued.

SUMMARY OF VALUATIONS COMPLETED DURING THE YEAR 1909.—TABLE A—continued.

[N.B.—These figures refer to Sick and Funeral Funds only, and do not include Management and other Funds.]

Name of Society or District and Branch.	When opened.	Date of Valuation	Number of Members.	Annual Income from Contributions.	Rate of Interest.		Liabilities.				Assets.				Surplus.	Deficiency.	Amount of Assets to Deficiency Branches.
					Credited for Period.	Employed in the Valuation.	Present Value of		Proportion of District Fund Deficiency.	Total Liabilities.	Present Value of		Amount of Sick and Funeral Fund.	Total Assets.			
							Sickness Benefit.	Liability in respect of Funeral Benefit.			Contribution to Funeral Fund.	Share of District Funeral Fund.					
M.U.I.O.O.F.																	
<i>North Canterbury District—</i>																	
District Members	..	1906	3	£ 4 19 8	% ..	% 4	£ 154	£ 49	..	..	..	£ 203	£ 142	£ 61	£ 203	..	..
City of Christchurch Lodge	..	"	512	818 7 0	4.66	4	20,685	5,192	..	..	25,877	13,855	12,716	3,666	26,666	789	..
Kaipoi	..	"	145	227 13 2	4.45	4	5,642	1,497	..	..	7,139	3,143	3,066	6,127	6,836	303	19 2
Volunteer	..	"	217	367 2 10	5.03	4	8,069	2,502	..	..	10,571	2,556	6,127	8,729	8,729	1,842	16 6
Benevolent	..	"	151	255 11 2	3.48	4	5,776	1,685	..	..	7,461	3,709	4,126	7,866	7,866	..	..
Perserverance	..	"	168	273 8 8	2.26	3	7,849	2,109	..	..	9,958	3,218	5,165	7,390	7,390	2,568	14 10
Malvern	..	"	68	112 7 10	3.61	3½	2,608	870	..	..	3,478	1,049	1,66	3,195	3,195	283	18 4
Phillipstown	..	"	64	106 3 4	3.44	3½	2,506	804	..	..	3,310	1,310	1,968	2,330	2,330	980	14 1
Leeston	..	"	123	195 9 2	4.62	4	4,372	1,377	..	..	5,749	1,839	3,371	3,276	3,276	514	18 3
Papanui	..	"	69	113 4 2	2.475	4	2,475	797	..	..	3,272	1,310	1,951	3,276	3,276	..	..
Addington	..	"	116	185 18 0	2.49	3	5,233	1,501	..	..	6,734	1,861	3,677	5,566	5,566	1,168	16 6
Coleridge	..	"	130	206 3 2	3.29	3½	4,733	1,680	..	..	6,393	3,677	4,066	4,963	4,963	1,430	15 6
Heart of Oak	..	"	86	159 18 0	2.96	3	3,889	1,284	..	..	5,173	3,146	3,146	4,489	4,489	684	17 4
Riccarton	..	"	51	85 7 4	4.07	4	1,782	611	..	..	2,393	1,497	1,497	2,792	2,792	..	..
Jubilee	..	"	52	83 8 4	3.06	3	2,300	681	..	..	2,981	1,668	1,668	2,369	2,369	612	15 11
Sister Pearce	..	"	43	41 2 3	4.72	4	995	422	..	..	1,417	776	776	875	875	542	12 4
Tamahine	..	"	55	40 17 11	Nil	4	1,270	441	..	..	1,711	809	809	885	885	876	9 9
Total	2,053	3,277 2 0	4.09	..	80,338	23,482	..	..	103,820	36,123	56,920	93,615	93,615	10,205	..
I.O.R.																	
<i>New Zealand District (Auckland)</i>																	
	..	1907	521	841 10 4	5.25	4	20,731	4,977	..	..	25,708	14,752	14,121	28,873	28,873	*3,165	..
R.E.B.S.																	
Otago R.E.B.S.	..	1875	81	157 19 0	4.77	4	4,087	1,231	..	..	5,318	2,481	1,530	4,011	4,011	1,307	15 11

* Subject to deduction of liability (probably under £50 net) on account of a Tent succeeding.

APPENDIX V—continued.

VALUATION STATISTICS, ETC., FOR 1909.—TABLE B.

Name of Society, or District or Branch.	Number of Members.	Average Age.	Average Annual Contribution.	Comparison of Experience during Quinquennium with that expected by the New Zealand Friendly Societies' Sickness and Mortality Tables.						Surplus (+) or Deficiency (-) per Member.	(+ or -) at Previous Valuation.
				Mortality.		Sickness.					
				Expected Deaths.	Actual Deaths.	Expected Cost.	Actual Cost.	Difference.	Percentage of Actual Cost over or under expected.		
M.U.I.O.O.F.											
<i>Ashley District—</i>											
Rangiora Lodge	386	37.54	s. d. 33 3	15.41	13	£ 2,058	£ 2,410	£ +352	+17.10	£ +2.40	£ -1.89
Nil Desperandum "	130	34.36	34 5	4.07	1	569	516	- 53	- 9.31	+ 8.35	+ 5.35
Leithfield "	83	35.05	32 6	2.66	..	372	232	- 140	- 37.63	+ 9.65	+ 5.17
Cust "	81	35.38	32 4	2.97	2	409	459	+ 50	+ 12.23	- 3.43	- 8.72
Woodend "	89	33.78	33 6	2.45	2	346	354	+ 8	+ 2.31	- 3.35	- 3.48
Oxford "	93	35.96	32 8	3.08	2	427	491	+ 64	+ 14.99	- 15.13	- 19.45
Ohoka "	87	36.55	33 5	2.67	1	385	461	+ 76	+ 19.74	- 6.90	- 8.71
Amberley "	80	36.01	32 6	2.91	3	401	401	=	=	+ 8.31	+ 2.15
Waikari "	35	34.60	33 10	1.27	..	174	172	- 2	- 1.15	- 7.83	- 6.54
Cheviot "	27	25.85	33 8	0.58	..	80	62	- 18	- 22.50	- 3.59	- 2.61
Aggregate results ..	1,091	35.82	33 3	38.07	24	5,221	5,558	+337	+ 6.46	+ 0.48	- 3.09
P.A.F.S.A.											
<i>Grand Council of New Zealand—</i>											
Prince of Wales Lodge	76	55.97	30 11	9.65	14	1,000	966	- 34	- 3.40	- 22.36	- 23.26
Excelsior "	86	35.82	31 11	2.75	..	368	382	+ 14	+ 3.80	- 6.93	- 13.67
Wickliffe "	28	53.14	31 9	2.10	1	275	167	- 108	- 39.27	- 5.72	- 14.48
John Knox "	63	40.24	31 5	2.60	2	351	440	+ 89	+ 25.35	- 6.55	- 4.36
Alexandra "	71	44.48	32 5	4.27	5	536	476	- 60	- 11.19	- 12.15	- 15.30
Triumph "	141	41.60	31 11	7.22	9	966	700	- 266	- 27.54	- 14.74	- 19.60
Valley True Blue "	42	36.71	32 2	1.66	1	204	218	+ 14	+ 6.86	- 12.78	- 17.12
Star of Hastings "	30	33.57	36 3	0.65	..	79	48	- 31	- 39.24	- 1.94	- 8.33
Star of Oamaru "	124	37.55	31 8	4.67	4	633	480	- 153	- 24.17	- 8.99	- 15.14
St. Albans "	39	30.85	32 3	0.98	1	130	88	- 42	- 32.31	+ 0.23	- 7.47
Queen's Own "	108	43.12	36 4	*	*	*	*	*	*	- 16.70	†
Royal Standard "	45	45.11	32 9	*	*	*	*	*	*	- 24.73	†
Aggregate results ..	853	41.66	32 7	36.55	37	4,542	3,965	-577	- 12.70	- 12.22	- 15.81
A.O.F.											
<i>Wellington District—</i>											
Court Sir George Grey ..	291	42.50	31 10	16.06	11	1,664	1,684	+ 20	+ 1.20	- 12.84	- 0.55
Robin Hood ..	289	40.40	32 5	12.91	12	1,731	1,673	- 58	- 3.35	- 18.39	- 12.01
Little John ..	171	40.32	31 2	6.71	4	911	692	- 219	- 24.04	- 19.71	- 9.25
Roderick Dhu ..	263	37.12	32 9	6.75	4	970	919	- 51	- 5.26	- 12.53	- 4.40
Sir George Bowen ..	351	41.36	32 8	15.83	14	2,153	1,761	- 392	- 18.21	- 10.23	- 6.40
Blenheim ..	193	37.40	35 8	6.51	9	916	1,006	+ 90	+ 9.82	+ 0.21	+ 2.48
Wairarapa ..	65	42.52	32 7	3.82	4	472	312	- 160	- 33.90	- 18.79	- 15.87
Loyal Enterprise ..	152	41.41	33 5	6.45	4	874	633	- 241	- 27.57	- 29.42	- 22.50
Clarendon ..	107	39.03	32 4	3.73	0	525	383	- 142	- 27.05	- 1.99	+ 4.09
Manawatu ..	215	34.67	33 0	6.05	5	875	831	- 44	- 5.03	- 16.54	- 9.95
Marquis of Normanby ..	139	37.19	32 4	5.13	4	722	438	- 284	- 39.34	- 16.38	- 10.45
Loyal Feilding ..	90	42.21	34 9	3.95	3	548	502	- 46	- 8.39	- 15.70	- 4.93
William Gladstone ..	175	38.46	33 9	5.50	9	797	816	+ 19	+ 2.38	- 7.91	+ 2.88
Pioneer ..	62	37.27	31 5	2.11	4	298	205	- 93	- 31.21	- 5.53	- 0.15
Loyal Halcombe ..	38	28.61	30 9	0.54	2	86	93	+ 7	+ 8.14	- 17.45	- 3.39
Woodville ..	69	35.61	34 5	1.70	0	258	119	- 139	- 53.88	- 10.40	- 6.94
Pohangina ..	37	32.38	33 7	0.59	2	81	70	- 11	- 13.58	- 22.60	- 12.69
Epuni ..	328	32.99	33 0	6.90	11	1,088	1,068	- 20	- 1.84	- 12.15	- 3.57
Pahiatua ..	154	37.87	33 8	4.27	4	667	531	- 136	- 20.39	- 15.88	- 6.06
Kopuaranga ..	92	31.84	32 5	1.77	1	276	186	- 90	- 32.61	- 19.64	- 11.52
Hunterville ..	33	35.91	32 2	0.96	1	152	194	+ 42	+ 27.63	- 25.82	- 9.42
Sir William Jervois ..	188	33.42	33 10	3.92	6	602	726	+ 124	+ 20.60	- 17.11	- 8.13
Pride of Levin ..	63	35.87	34 0	1.65	4	261	156	- 105	- 40.23	- 22.65	- 16.67
Bloomfield ..	49	32.37	31 10	0.76	1	124	161	+ 37	+ 29.84	- 20.08	- 10.07
Lady Glasgow (Female)	96	30.45	20 1	2.09	3	170	201	+ 31	+ 18.24	- 4.83	+ 0.64
Primrose (Female)	53	24.58	17 3	1.13	1	76	147	+ 71	+ 93.42	- 5.04	- 1.80
Makakahi ..	127	28.92	32 4	1.64	1	266	327	+ 61	+ 22.93	- 18.88	- 7.06
Ruapehu ..	15	32.13	33 6	0.41	..	67	99	+ 32	+ 47.76	- 24.80	- 12.12
Pongarua ..	41	32.17	32 0	1.05	..	167	102	- 65	- 38.92	- 20.10	- 9.39
Alexandra (Female)	14	24.93	18 5			Established	1905			+ 0.79	†
Aggregate results (males)	3,797	37.46	32 11	127.67	120	17,551	15,687	-1,864	- 10.62	- 14.40	..
Aggregate results (females)	163	25.93	19 0	3.22	4	246	348	+ 102	+ 41.46	- 4.42	..

* Information imperfect.

† Not previously valued.

APPENDIX V—continued.

VALUATION STATISTICS, ETC., FOR 1909.—TABLE B—continued.

Name of Society or District or Branch.	Number of Members.	Average Age.	Average Annual Contribution.	Comparison of Experience during Quinquennium with that expected by the New Zealand Friendly Societies' Sickness and Mortality Tables.						Surplus (+) or Deficiency (-) per Member.	(+ or (-) at Previous Valuation.
				Mortality.		Sickness.					
				Expected Deaths.	Actual Deaths.	Expected Cost.	Actual Cost.	Difference.	Percentage of Actual Cost over or under expected.		
U.A.O.D.											
<i>Grand Lodge of North Island—</i>			s. d.			£	£	£	£	£	
Excelsior Lodge	522	35-97	32 10	12-52	14	1,839	1,862	+ 23	+£1-25	- 7-87	
Stonehenge "	143	31-41	31 2	2-90	3	443	366	- 77	-17-38	-10-54	
Star of New Zealand "	86	41-60	31 3	3-38	2	480	338	-142	-29-58	-12-80	
Star of the West "	210	33-46	33 6	4-63	4	713	718	+ 5	+ 0-70	-12-97	
Auckland "	294	33-90	33 1	5-53	4	864	665	-199	-23-03	-12-55	
Albion "	187	33-14	27 10	4-46	5	689	658	- 31	- 4-50	-22-00	
Totara "	164	30-22	30 1	3-60	3	533	457	- 76	-14-26	- 9-08	
Oroua "	304	31-64	32 10	4-69	2	746	704	- 42	- 5-63	- 7-89	
Bishop "	229	33-06	32 7	4-52	..	694	451	-243	-35-01	- 3-49	
Brunner "	124	35-69	31 11	3-80	5	578	741	+163	+28-20	-14-40	
Blenheim Mistletoe "	106	30-91	31 7	2-13	4	339	419	+ 80	+23-60	- 7-21	
Turanganui] "	379	33-23	28 8	*	*	*	*	*	*	- 9-63	
Pacific "	401	34-36	33 11	6-83	2	1,094	854	-240	-21-94	- 7-10	
Poneke "	134	33-82	32 3	3-15	3	497	371	-126	-25-35	- 6-22	
Ponsonby "	383	32-37	31 6	7-07	4	1,144	1,051	- 93	- 8-13	- 9-63	
Star of Egmont "	95	29-64	33 1	1-48	2	*	*	*	*	- 5-11	
Matai "	256	32-68	34 5	4-95	5	810	719	- 91	-11-23	- 3-89	
Morgan "	68	32-99	30 1	1-59	3	259	256	- 3	- 1-16	-11-41	
Horowhenua "	51	35-76	35 8	1-05	..	172	84	- 88	-51-16	- 6-55	
Otaki "	42	32-31	33 2	0-84	..	137	69	- 68	-49-63	- 5-43	
Hawera "	69	30-91	33 0	1-18	2	189	84	-105	-55-55	- 7-92	
Holly "	34	31-47	31 9	0-84	2	137	47	- 90	-65-69	- 2-29	
Takaka "	93	31-65	28 6	*	*	*	*	*	*	-17-26	
Moturoa "	144	31-27	31 3	2-58	3	422	398	- 24	- 5-69	- 7-00	
Star of Paeroa "	103	32-39	36 3	1-53	..	248	258	+ 10	+ 4-03	-11-46	
Pride of Waihi "	94	30-87	33 6	1-12	4	184	337	+153	+83-15	-12-74	
Reefton "	155	30-90	35 6	2-24	2	363	293	- 70	-19-28	- 9-05	
Victoria "	97	29-86	33 2	1-28	2	205	182	- 23	-11-22	- 8-94	
Star of Newmarket "	88	29-72	32 8	*	*	*	*	*	*	- 8-72	
Pahiatua "	42	29-48	34 6	*	*	*	*	*	*	- 5-62	
Coronation "	134	30-34	35 2	*	*	*	*	*	*	- 6-49	
Alexandra "	61	29-64	34 8	*	*	*	*	*	*	- 6-24	
Ruahine "	103	31-72	39 7	..	..	Established 1903	..	..	..	- 6-27
Shannon] "	40	32-98	41 9	..	..	"	"	..	..	- 3-15
Eltham "	97	27-24	33 7	..	..	"	"	..	..	- 5-34
Mungaroa "	69	29-54	35 10	..	..	"	"	..	..	- 5-65
Inglewood "	73	30-57	35 4	..	..	"	"	..	..	- 6-01
Myrtle "	52	28-50	32 4	..	..	"	1904	..	..	- 7-75
Okato "	22	28-14	33 7	..	..	"	"	..	..	- 5-73
Devonport "	114	29-33	35 10	..	..	"	"	..	..	- 8-33
Star of Te Aroha "	47	27-06	33 11	..	..	"	"	..	..	- 6-00
Trafalgar "	90	28-38	30 10	*	*	"	"	*	*	- 8-38	
Whangarei "	30	32-57	40 6	..	..	Established 1905	..	..	..	- 5-13
Seddon "	73	28-18	34 7	..	..	"	"	..	..	- 4-67
Waitemata "	91	29-86	36 6	..	..	"	"	..	..	- 5-87
Buller "	103	29-57	36 11	..	..	"	"	..	..	- 4-77
Ahaura "	28	29-18	36 11	..	..	"	"	..	..	- 4-71
Shedwood "	79	26-95	32 5	..	..	"	1903	..	..	- 5-77
Eden "	42	28-69	35 9	..	..	"	1905	..	..	- 5-12
Millerton "	92	26-57	32 2	..	..	"	"	..	..	- 6-57
Makino "	62	29-16	35 9	..	..	"	1906	..	..	- 6-03
Fern Leaf "	28	27-46	35 9	..	..	"	"	..	..	- 5-00
Stratford "	32	26-03	32 10	..	..	"	"	..	..	- 5-94
Pride of Brooklyn "	24	26-88	34 6	..	..	"	"	..	..	- 5-29
Blackball "	21	29-19	37 2	..	..	"	"	..	..	- 4-86
Naumai "	61	29-41	36 9	..	..	"	"	..	..	- 4-37
Pride of Hamilton "	78	26-42	32 8	..	..	"	"	..	..	- 6-24
Nelson Creek "	35	30-49	39 7	..	..	"	"	..	..	- 3-80
Island Bay "	29	28-21	35 5	..	..	"	"	..	..	- 5-03
Denniston "	36	24-86	31 9	..	..	"	"	..	..	- 6-06
Pride of the West "	37	28-00	34 8	..	..	"	"	..	..	- 5-54
Aggregate results ..	6,980	31-89	33 0	89-89	80	13,779	12,382	- 1,397	..	- 8-37	
<i>Grand Lodge of Canterbury—</i>											
Pioneer Lodge	242	41-14	29 1	11-10	9	1,450	1,310	- 140	- 9-66	- 4-25	
Hope of St. Albans "	107	38-92	28 8	3-81	5	527	420	- 107	-20-30	- 3-08	
Mistletoe "	167	34-30	29 9	4-92	6	638	635	- 3	- 0-47	- 6-18	
Oak of Sydenham "	167	42-71	29 1	7-42	6	981	1,114	+133	+13-56	- 8-94	

* Information imperfect.

† Not previously valued.

APPENDIX V—continued.

VALUATION STATISTICS, ETC., FOR 1909.—TABLE B—continued.

Name of Society, or District or Branch.	Number of Members.	Average Age.	Average Annual Contribution.	Comparison of Experience during Quinquennium with that expected by the New Zealand Friendly Societies' Sickness and Mortality Tables.						Surplus (+) or Deficiency (-) per Member.	(+ or (-) at Previous Valuation.
				Mortality.		Sickness.					
				Expected Deaths.	Actual Deaths.	Expected Cost.	Actual Cost.	Difference.	Percentage of Actual Cost over or under expected.		
<i>U.A.O.D.—continued.</i>											
<i>Grand Lodge of Canterbury—continued.</i>											
Ethelbert Lodge	55	40-07	s. d. 29 0	2-42	2	£ 327	£ 191	£ -136	-41-59	£ -11-76	£ -13-04
Lyttelton Hearts of Oak Lodge	75	42-84	31 11	3-50	2	462	686	+224	+48-48	-10-98	-11-12
Star of Anglesea Lodge	76	37-04	27 10	2-76	3	383	316	- 67	-17-49	- 2-26	- 5-07
Perseverance	90	38-72	30 8	3-33	3	442	390	- 52	-11-76	-12-82	-13-35
Hope of Amberley	52	35-02	29 6	1-84	3	243	224	- 19	- 7-82	-13-12	-11-12
Anchor	144	35-87	28 11	4-85	4	640	527	-113	-17-66	-10-36	-10-91
Ohoka	31	41-19	30 7	1-46	3	194	196	+ 2	+ 1-03	-15-58	- 7-84
Timaru	291	34-60	31 10	8-62	12	1,192	1,106	- 86	- 7-21	- 4-64	- 8-27
Trafalgar	60	36-05	29 7	2-08	3	276	185	- 91	-32-97	-14-66	-12-85
Star of Ashburton	157	34-73	28 7	4-60	4	638	642	+ 4	+ 0-63	- 7-80	- 8-65
Old Oak	45	39-36	30 3	1-90	1	257	301	+ 44	+17-12	-12-09	-11-54
Ivy of Linwood	84	32-52	31 3	1-85	1	257	219	- 38	-14-79	- 5-01	- 8-22
Ellesmere	29	31-52	30 5	0-71	..	101	102	+ 1	+ 0-99	-10-41	-10-34
Olive Branch	25	31-12	29 0	0-53	..	66	60	- 6	- 9-09	-12-36	-10-18
Lily of Burwood	21	26-24	32 7	..	..	Established 1902	..	..	..	- 3-29	*
Ivy	59	26-03	32 2	..	..	1903	..	..	..	- 5-22	*
Success of Ashburton (Females) Lodge	16	24-94	20 7	..	..	1904	..	..	..	- 1-87	*
Aggregate results ..	1,993	36-81	29 10	67-70	67	9,074	8,624	-450	- 4-96	- 7-41	..
Bud of Hope Lodge ..	94	41-23	28 5	4-08	2	563	420	-143	-25-40	-11-57†	-10-49†
<i>A.O.F.</i>											
<i>Otago District—</i>											
Court Pride of Dunedin	293	39-38	28 2	21-11	28	2,390	2,433	+ 43	+ 1-80	+ 7-35	+ 4-29
.. Pride of the Lake	23	38-96	34 6	1-95	2	204	125	- 79	-38-72	+ 7-87	+ 3-77
.. Enterprise	354	36-65	31 0	15-31	19	1,934	1,912	- 22	- 1-14	+ 5-39	+ 7-45
.. Robin Hood	180	37-23	32 8	9-68	11	1,141	873	-268	-23-49	-11-30	-14-07
.. Pride of the Leith	256	38-76	31 10	10-37	9	1,361	1,075	-286	-21-01	+ 1-47	- 1-14
.. Bruce (Males)	174	38-51	28 9	8-81	12	1,127	906	-221	-19-47	- 5-88	- 8-08
.. Bruce (Females)	24	26-46	17 10	‡	‡	‡	‡	‡	..	..	..
.. Star of the Dunstan	52	35-96	33 4	1-83	1	238	107	-131	-55-04	+ 5-88	+ 1-59
.. Pride of Oamaru	207	36-13	30 5	7-22	6	1,014	932	- 82	- 8-09	+ 1-31	- 0-18
.. Pride of Alexandra	74	34-30	34 7	2-60	1	333	137	-196	-58-86	+ 4-14	+ 0-90
.. Roxburgh	83	32-23	31 6	2-27	1	294	304	+ 10	+ 3-40	- 1-72	- 2-38
.. Star of the South	456	33-14	30 11	12-14	13	1,644	1,603	- 41	- 2-49	- 1-44	- 2-52
.. St. Andrew	156	37-26	29 8	6-69	7	874	848	- 26	- 2-97	- 8-48	- 9-44
.. Excelsior	159	32-68	30 6	4-23	5	592	330	-262	-44-26	+ 4-02	+ 2-48
.. Little John (Males)	88	32-43	30 8	1-92	1	284	259	- 25	- 8-80	+ 1-26	+ 1-96
.. Little John (Females)	18	26-67	17 10	0-31	..	21	30	+ 9	+42-86	..	..
.. Royal Oak	73	31-70	30 6	1-77	1	259	198	- 61	-23-55	- 7-05	+ 1-69
.. Southern Star	63	31-63	33 3	1-37	1	178	210	+ 32	+17-98	-10-19	- 9-53
.. Victoria (Females)	33	25-91	18 7	‡	‡	‡	‡	‡	‡	- 3-12	*
.. Woodland's Pride (Females)	216	26-15	18 6	4-00	4	294	564	+270	+91-84	- 5-99	- 3-99
.. Queen of the South (Females)	64	29-86	21 2	1-76	2	117	202	+ 85	+72-65	- 5-11	- 2-13
.. Star of the Forest	35	36-66	37 5	0-91	..	133	77	- 56	-42-10	+ 2-37	- 4-40
.. Marion (Females)	84	24-50	18 0	‡	‡	‡	‡	‡	‡	- 4-34	*
.. Pride of Awarua (Females)	21	28-76	21 1	..	..	Established 1904	..	..	‡	- 4-62	*
.. Pride of Waitaki	28	34-29	35 9	‡	‡	‡	‡	‡	‡	- 6-07	- 9-14
Aggregate results (males)	2,754	35-88	30 11	110-18	118	14,000	12,329	-1,671	-11-94	- 0-88§||	..
Aggregate results (females)	460	26-50	18 10	6-07	6	432	796	+364	+84-26	..	..
<i>Canterbury United District—</i>											
Court Star of Canterbury	417	46-10	30 3	34-60	40	4,004	3,124	-880	-21-98	\$ 2-40	\$ +0-23
.. Queen of the Isles	25	68-00	25 5	5-76	4	597	488	-109	-18-26	+ 5-08	+1-38
.. Pride of Courtenay	55	40-73	29 5	2-05	..	285	221	- 64	-22-46	+ 3-45	+1-70
.. Thistle of the Forest	128	36-90	29 6	3-86	3	541	443	- 98	-18-12	+ 2-56	+0-93
.. Woodford	166	37-87	29 10	5-33	1	757	472	-285	-37-65	+ 2-56	+0-96
.. Papanui	49	38-78	29 8	1-68	1	239	206	- 33	-13-81	- 4-80	-4-82

* Not previously valued.

† Sick Fund only.

‡ Information imperfect. || All members.

§ Exclusive of any share in D.F.F. surplus.

APPENDIX V—continued.

VALUATION STATISTICS, ETC., FOR 1909.—TABLE B—continued.

Name of Society, or District or Branch.	Number of Members.	Average Age.	Average Annual Contribution.	Comparison of Experience during Quinquennium with that expected by the New Zealand Friendly Societies' Sickness and Mortality Tables.						Surplus (+) or Deficiency (-) per Member.	(+ or -) at Previous Valuation.
				Mortality.		Sickness.					
				Expected Deaths.	Actual Deaths.	Expected Cost.	Actual Cost.	Difference.	Percentage of Actual Cost over or under expected.		
A.O.F.—continued.											
<i>Canterbury United District—continued.</i>											
Court Star of Dunsandel	67	31-78	s. d. 28 10	1-74	2	£ 258	£ 231	— 27	-10-47	* £ -4-04	* £ -9-02
Star of Belfast	28	38-61	31 6	0-82	..	124	83	- 41	-33-06	+ 2-50	+ 0-60
Ashburton	131	31-69	30 1	2-96	1	404	214	-190	-47-03	- 1-17	- 1-98
Queen of Canterbury (Female)	43	29-77	23 9	0-89	1	66	98	+ 32	+48-49	-10-12	- 3-84
Victoria (Female)	42	21-48	20 1	0-84	1	57	103	+ 46	+80-70	- 3-83	-5-25
Loburn	37	29-62	30 7	0-79	..	105	89	- 16	-15-24	- 6-62	†
Aggregate results (males)	1,103	40-36	29 10	59-59	52	7,314	5,571	-1,743	-23-83	+ 1-12	..
Aggregate results (females)	85	25-67	21 11	1-73	2	123	201	+ 78	+63-41	- 7-01	..
I.O.O.F. of N.Z.											
Pioneer Lodge	229	33-09	36 5	6-48	9	759	616	-143	-18-84	- 4-15	-15-37
Leith	152	33-93	35 3	4-39	4	535	356	-179	-33-46	+11-38	+ 9-26
Alfred	112	38-07	36 4	4-50	2	579	393	-186	-32-12	+ 8-62	+ 3-91
Star of Canterbury	69	34-20	36 0	2-30	1	287	118	-169	-58-88	+ 3-75	+ 2-12
Rangitikei	40	30-60	35 11	0-94	2	112	102	- 10	- 8-93	+ 9-20	+ 0-08
Alexandrovna	56	33-36	35 10	2-07	2	248	200	- 48	-19-35	+ 5-82	- 2-21
Unity	327	29-37	35 0	4-88	6	603	684	+ 81	+13-43	- 2-25	- 8-38
Victoria	66	34-08	36 0	2-10	1	218	63	-155	-71-10	+ 4-73	- 1-51
Linden	144	32-60	35 6	3-63	2	439	478	+ 39	+ 8-89	- 0-31	- 5-79
Southern Cross	162	37-83	25 9	4-80	3	651	398	-253	-38-86	+ 8-20	+10-87
Pioneer of Southland	232	33-76	35 9	6-14	3	761	797	+ 36	+ 4-73	+ 3-79	+ 4-24
Star of Auckland	244	37-92	38 2	8-25	5	1,089	835	-254	-23-32	+ 3-86	- 4-00
Washington	175	32-59	35 4	5-08	3	568	596	+ 28	+ 4-93	+ 0-18	- 1-47
Prebbleton	37	35-11	35 7	1-37	2	176	149	- 27	-15-34	+ 8-03	+ 1-44
Alma	56	30-98	33 6	1-20	2	155	185	+ 30	+19-35	+ 8-28	+ 7-85
Wallace	106	32-40	36 11	2-94	1	380	404	+ 24	+ 6-32	- 1-71	- 4-21
Ridgeley	116	32-18	35 6	2-67	1	311	225	- 86	-27-65	+ 2-04	- 0-13
Kawakawa	49	32-41	35 10	1-31	2	165	253	+ 88	+53-33	+ 1-18	- 1-84
Gladstone	77	30-65	34 11	1-63	1	201	233	+ 32	+15-92	+ 1-25	- 0-71
Mataura	40	32-28	37 0	0-88	1	104	79	- 25	-24-04	+11-30	+13-45
Aparima	61	33-62	38 6	1-59	..	194	151	- 43	-22-16	+ 1-33	- 6-42
Kaero	22	34-91	35 10	0-69	1	90	235	+145	+161-11	+ 1-05	- 1-84
Orient	72	34-28	38 2	1-82	2	219	199	- 20	- 9-13	+ 2-28	+ 0-29
Popotunoa	39	29-87	34 3	†	†	†	†	†	†	+ 3-38	- 7-73
Hope of Maheno	55	33-80	35 3	1-33	..	186	151	- 35	-18-82	+ 1-89	- 5-97
Waiareka	52	29-40	35 0	0-94	3	130	114	- 16	-12-31	- 0-46	- 5-73
Star of Eden	174	29-51	35 5	3-07	1	369	373	+ 4	+ 1-08	- 0-11	- 5-90
Ruth Rebekah (Female)	34	25-47	19 11	†	†	†	†	†	†	+ 2-41	- 3-04
Lodge											
Star of Waiuku Lodge	42	35-64	39 8	0-98	..	138	106	- 32	-23-19	+ 0-26	- 5-38
Linda Rebekah (Female)	31	25-19	19 5	0-77	..	43	48	+ 5	+16-63	+ 3-68	- 2-89
Lodge											
Northern Wairoa Lodge	97	32-18	35 8	2-24	2	306	358	+ 52	+16-99	- 1-97	- 9-99
Myrtle Rebekah (Female)	21	28-62	21 6	0-56	..	32	47	+ 15	+46-88	+ 3-81	+ 0-63
Lodge											
Miriam Rebekah (Female)	50	24-94	19 8	†	†	†	†	†	†	+ 0-58	- 4-23
Lodge											
Naomi Rebekah (Female)	29	23-10	19 9	0-31	1	12	11	- 1	- 8-33	+ 1-38	- 3-14
Lodge											
Wynyard Lodge	190	27-73	35 1	2-41	..	265	281	+ 16	+ 6-04	- 0-41	- 5-82
Opotiki	33	30-42	35 2	0-79	..	105	97	- 8	- 7-62	+ 2-57	- 2-66
Owaka	44	29-05	36 10	0-70	1	82	54	- 28	-34-15	+ 3-45	- 3-07
Hereweka	60	31-13	37 3	†	†	†	†	†	†	- 1-10	†
Star of Gisborne	220	31-39	38 5	†	†	†	†	†	†	- 0-76	- 7-60
Star of Avondale	28	29-75	37 5	..	..	Established 1903	..	..	..	- 2-14	†
Royal Oak	46	29-48	37 11	..	..	1904	..	..	..	- 1-26	†
Awhina	53	31-25	40 11	..	..	..	..	..	..	- 0-85	†
Takiara Rebekah (Female)	59	22-61	19 4	..	..	..	..	..	..	+ 1-27	†
Lodge											
Star of Linwood Lodge	57	26-90	36 7	..	..	..	1906	..	..	- 1-31	†
Hakatere	27	25-41	35 2	..	..	..	..	..	..	- 0-52	†
Royal Pukerau	26	23-81	34 3	..	..	..	1907	..	..	- 0-77	†
Waiau	24	29-58	40 6	..	..	..	..	..	..	- 1-38	†
Aroatea	25	26-64	36 8	..	..	..	..	..	..	- 1-12	†
Aggregate results (males)	3,936	33-97	35 10	84-12	63	10,425	9,283	-1,142	-10-95	+ 1-64	- 2-17
Aggregate results (females)	224	24-55	19 9	1-64	1	87	106	+ 19	+21-84	+ 1-88	- 2-91

* Exclusive of any share in D.F.F. surplus.

† Not previously valued.

‡ Information incomplete.

APPENDIX V—continued.

VALUATION STATISTICS, ETC., FOR 1909.—TABLE B—continued.

Name of Society, or District or Branch.	Number of Members.	Average Age.	Average Annual Contribution.	Comparison of Experience during Quinquennium with that expected by the New Zealand Friendly Societies' Sickness and Mortality Tables.						Surplus (+) or Deficiency (-) per Member.	Surplus (+) or Deficiency (-) at Previous Valuation.
				Mortality.		Sickness.					
				Expected Deaths.	Actual Deaths.	Expected Cost.	Actual Cost.	Difference.	Percentage of Actual Cost over or under expected.		
M.U.I.O.O.F.			s. d.			£	£	£		£	£
<i>North Canterbury District—</i>											
District Members ..	3	55-56	33 3	0-21	..	26	28	+ 2	+ 7-69	..	..
City of Christchurch Lodge ..	512	41-71	32 0	27-53	24	3,471	2,978	-493	-14-20	+ 1-54	- 3-94
Kaiapoi ..	145	39-76	31 5	6-27	3	838	691	-147	-17-54	- 2-09	- 5-84
Volunteer ..	217	37-70	33 10	7-95	4	1,039	873	-166	-15-98	- 8-49	- 9-84
Benevolent ..	151	38-67	33 10	6-30	7	830	901	+ 71	+ 8-55	+ 2-68	+ 4-73
Perseverance ..	168	38-67	33 7	6-08	6	824	769	- 55	- 6-67	-15-29	-19-89
Malvern ..	68	33-50	33 1	1-86	4	273	194	- 79	-28-94	- 4-16	- 8-83
Phillipstown ..	64	34-84	33 2	2-17	2	302	374	+ 72	+23-84	-15-31	-21-31
Leeston ..	123	35-38	31 9	3-63	2	520	486	- 34	- 6-54	- 4-18	- 8-78
Papanui ..	69	36-09	32 10	1-94	1	281	126	-155	-55-16	+ 0-06	- 5-20
Addington ..	116	36-40	32 1	3-39	3	492	493	+ 1	+ 0-20	-10-07	-14-09
Coleridge ..	130	30-89	31 9	2-57	1	369	380	+ 11	+ 2-98	-11-00	-10-40
Heart of Oak ..	86	36-57	37 2	2-67	3	399	455	+ 56	+14-04	- 7-95	- 4-89
Riccarton ..	51	34-76	33 6	1-34	..	201	129	- 72	-35-82	+ 7-82	+ 6-90
Jubilee ..	52	35-23	32 1	1-50	2	219	178	- 41	-18-72	-11-77	-16-58
Sister Pearce (Female) ..	43	28-00	19 1	1-26	2	92	97	+ 5	+ 5-43	-12-60	- 7-20
Tamahine (Female) ..	55	23-29	14 10	1-24	..	66	200	+134	+203-03	-15-93	- 7-89
Aggregate results (males)	1,955	38-11	32 8	75-41	62	10,084	9,055	-1,029	-10-20	- 4-49	..
Aggregate results (females)	98	25-36	16 9	2-50	2	158	297	+139	+87-98	-14-47	..
I.O.R.											
New Zealand District ..	521	36-15	32 3	19-07	12	2,541	2,293	-248	- 9-76	+ 6-07*	..
R.E.B.S.											
Otago R.E.B.S. ..	81	63-52	39 0	13-79	17	1,227	1,584	+357	+29-10	-16-14	-13-89

* Subject to deduction of a liability on account of Tent seceding.

TABLE I.—NUMBER of MEMBERS and AMOUNTS of BENEFIT and other FUNDS, as on the 31st December, 1909, of all Friendly Societies and Branches from which Returns were received in accordance with the Act.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
				£ s. d.	£ s. d.	£ s. d.	£
M.U.I.O.O.F. N.Z. Branch Central Body ..	Wellington ..	1902	..	247 14 3	25 14 3	222 0 0	..
<i>Auckland District—</i>							
Central Body ..	Auckland ..	..	..	16,579 16 9	16,406 6 5	173 10 4	..
Fountain of Friendship Lodge ..	" ..	1844	564	28,590 8 5	23,568 9 10	5,021 18 7	+12-56
Good Intent ..	" ..	1850	440	9,881 9 3	9,353 13 6	527 15 9	- 1-06
Parnell ..	Parnell ..	1859	242	6,955 7 6	6,242 18 4	712 9 2	- 0-31
Charles Bruce ..	Thames ..	1865	166	2,956 3 5	2,785 10 10	170 12 7	-20-13
Waikato ..	" ..	1866	264	3,281 3 10	2,919 1 4	362 2 6	-19-04
Duke of Cambridge ..	Cambridge ..	1867	113	1,239 0 4	1,148 1 11	90 18 5	- 7-58
Gisborne ..	" ..	1874	208	6,352 11 5	6,169 0 1	183 11 4	+ 6-28
Howick ..	Howick ..	1876	116	2,435 15 8	2,341 10 6	94 5 2	- 5-74
Whangarei ..	Whangarei ..	1881	90	1,895 1 9	1,875 5 0	19 16 9	+10-30
Franklin ..	Otahuhu ..	1881	101	1,523 14 3	1,516 8 10	7 5 5	- 3-37
Warkworth Pioneer ..	Warkworth ..	1884	74	941 14 5	941 14 5	..	-11-90
Hauraki ..	Coromandel ..	1895	49	1,089 3 1	1,038 9 8	50 13 5	- 4-96
Hokianga ..	Hokianga ..	1896	68	390 2 3	378 5 9	11 16 6	-14-26
Karangahake ..	Karangahake ..	1897	110	788 18 4	760 16 4	28 2 0	-11-93
Waihi ..	Waihi ..	1897	119	684 15 2	646 10 2	38 5 0	-13-86
Jubilee ..	Paeroa ..	1897	53	670 2 4	668 8 2	1 14 2	- 8-47
Manukau ..	Onehunga ..	1898	105	684 4 7	655 15 3	28 9 4	- 7-28
Rotorua ..	Rotorua ..	1898	84	546 18 5	546 18 5	..	- 3-92
Waitekauri and Golden Cross Lodge ..	Waitekauri ..	1899	136	1,182 8 8	1,106 18 6	75 10 2	- 8-31
Waipu Lodge ..	Waipu ..	1900	28	264 6 3	241 0 4	23 5 11	- 2-27
Mangonui ..	Mangonui ..	1900	16	213 13 6	191 10 6	22 3 0	-10-42
Hot Springs ..	Te Aroha ..	1900	33	243 2 9	230 0 11	13 1 10	- 9-32
Te Awamutu ..	Te Awamutu ..	1903	85	553 14 2	542 16 2	10 18 0	- 0-90
Hamilton ..	Hamilton ..	1903	133	613 5 1	581 3 8	32 1 5	- 2-44
Hikurangi ..	Hikurangi ..	1904	35	167 12 1	157 1 3	10 10 10	- 0-76
Hand of Friendship Lodge ..	Huntly ..	1906	68	177 7 9	168 15 7	8 12 2	..
Pukekohe ..	Pukekohe ..	1907	53	139 14 3	126 15 11	12 18 4	..
Matamata ..	Matamata ..	1907	19	57 9 5	54 14 3	2 15 2	..
Te Kuiti ..	Te Kuiti ..	1907	22	54 17 0	54 17 0	..	..
Ngaruawahia ..	Ngaruawahia ..	1908	27	48 15 5	43 7 9	5 7 8	..
Mamaku ..	Mamaku ..	1908	46	70 8 2	70 6 2	0 2 0	..
Morrinsville ..	Morrinsville ..	1909	29	81 10 1	60 0 8	21 9 5	..
Total ..	..	..	3,696	91,354 15 9	83,592 13 5	7,762 2 4	- 3-27
<i>Hawke's Bay District—</i>							
Central Body ..	Napier ..	..	..	951 9 2	851 17 7	99 11 7	..
Napier Lodge ..	" ..	1856	327	13,392 15 9	12,632 17 8	759 18 1	+ 9-79
Meeanee ..	Taradale ..	1871	58	757 8 7	720 2 11	37 5 8	-14-61
Abbotsford ..	Waipawa ..	1873	240	9,687 6 9	9,274 14 2	412 12 7	+ 8-12
Clive ..	Clive ..	1876	30	1,249 18 5	1,249 18 5	..	+ 7-17
Hastings ..	Hastings ..	1878	231	7,021 7 5	6,962 8 0	58 19 5	- 2-23
Tavistock ..	Waipukurau ..	1879	66	1,981 15 11	1,981 15 11	..	+ 7-26
Woodville ..	Woodville ..	1880	35	1,516 17 0	1,434 3 2	82 13 10	+27-09
Ruahine ..	Tikokino ..	1885	83	1,459 19 0	1,459 19 0	..	- 2-37
Forest Home ..	Ormondville ..	1887	62	867 7 0	826 13 11	40 13 1	-10-44
Dannevirke ..	Dannevirke ..	1888	165	2,522 17 7	2,488 8 0	34 9 7	- 1-82
Te Reinga ..	Clyde ..	1908	42	94 8 8	94 8 8	..	..
Total ..	..	..	1,339	41,503 11 3	39,977 7 5	1,526 3 10	+ 3-24
<i>New Plymouth District—</i>							
Central Body ..	New Plymouth ..	..	..	960 7 5	898 14 4	61 13 1	..
Egmont Lodge ..	" ..	1857	233	6,716 18 3	6,691 11 11	25 6 4	- 5-79
Excelsior ..	" ..	1865	118	5,735 8 1	5,673 11 8	61 16 5	+ 6-27
Waitara ..	Waitara ..	1876	48	2,574 17 8	2,522 12 11	52 4 9	+ 4-63
Union ..	Hawera ..	1881	116	2,561 2 6	2,500 8 7	60 13 11	- 3-86
Manaia ..	Manaia ..	1887	112	2,079 5 10	2,045 19 0	33 6 10	+ 4-12
Eltham ..	Eltham ..	1889	134	1,272 13 10	1,216 13 2	56 0 8	- 4-62
Midhurst ..	Midhurst ..	1893	75	747 14 1	519 4 0	228 10 1	- 1-03
Total ..	..	..	836	22,648 7 8	22,068 15 7	579 12 1	..
<i>Wanganui District—</i>							
Central Body ..	Wanganui ..	..	..	481 19 7	471 13 8	10 5 11	..
Wanganui Lodge ..	" ..	1858	272	16,481 1 8	11,244 11 4	5,236 10 4	+ 8-72
Manawatu ..	Palmerston N. ..	1881	240	3,665 18 6	3,563 12 1	102 6 5	- 8-40
Manchester ..	Feilding ..	1883	92	1,396 0 7	1,368 11 2	27 9 5	-11-89
Apiti ..	Apiti ..	1894	87	1,084 7 8	959 19 10	124 7 10	- 4-32
Awarua ..	Ohingaiti ..	1894	35	674 11 7	645 5 6	29 6 1	- 4-07
Rangitikei ..	Mangaweka ..	1895	74	1,035 0 2	819 12 9	215 7 5	- 7-90
Hautapu ..	Taihape ..	1897	56	351 3 1	344 18 7	6 4 6	-15-71
Mataroa ..	Mataroa ..	1904	16	255 18 9	169 17 0	86 1 9	- 6-87
Bunnythorpe ..	Bunnythorpe ..	1905	35	342 5 10	296 4 10	46 1 0	- 7-78
Hunterville ..	Hunterville ..	1905	16	69 12 4	59 14 6	9 17 10	- 6-48
Foxton ..	Foxton ..	1906	28	131 10 4	112 15 4	18 15 0	..
Kimbolton ..	Kimbolton ..	1906	28	94 13 6	91 10 2	3 3 4	..
Ohakune ..	Ohakune ..	1907	43	92 11 2	72 10 5	20 0 9	..
Total ..	..	..	1,022	26,156 14 9	20,220 17 2	5,935 17 7	- 4-46

TABLE I.—MEMBERSHIP and FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and Other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
				£ s. d.	£ s. d.	£ s. d.	£
<i>M.U.I.O.O.F.—continued.</i>							
<i>Wellington District—</i>							
Central Body	Wellington	..	6	5,205 10 10	5,059 14 2	145 16 8	- 17.83
Britannia Lodge	"	1843	596	22,389 1 3	21,601 4 1	787 17 2	+ 7.48
Antipodean	"	1847	415	17,386 17 4	16,977 12 0	409 5 4	+ 6.90
Rose of the Valley	Lower Hutt	1849	123	3,507 3 7	3,330 6 11	176 16 8	- 0.91
Rose of Sharon	Upper Hutt	1857	64	1,582 8 10	1,551 1 3	31 7 7	- 3.16
St. George	Pahautanui	1867	25	602 18 3	596 3 9	6 14 6	- 11.20
Unity	Featherston	1872	105	1,824 11 4	1,764 16 1	59 15 3	+ 2.21
Combination	Johnsonville	1876	23	1,121 6 2	966 14 8	154 11 6	+ 6.31
Heart of Oak	Carterton	1877	83	2,221 2 10	2,187 7 7	33 15 3	+ 0.77
Masterton	Masterton	1877	123	1,465 0 7	1,421 9 8	43 10 11	+ 1.99
Greytown	Greytown	1879	69	3,021 19 3	2,592 9 4	429 9 11	+ 5.56
Petone	Petone	1882	100	2,576 18 0	2,553 5 11	23 12 1	+ 1.22
Eketahuna	Eketahuna	1887	63	1,686 18 8	1,422 15 7	264 3 1	+ 4.01
Martinborough	Martinborough	1892	51	755 10 4	647 17 6	107 12 10	+ 5.89
Mangatainoka	Mangatainoka	1894	43	474 18 11	452 6 10	22 12 1	+ 0.20
Sister Wallis	Wellington	1895	49	281 15 6	252 4 1	29 11 5	- 0.07
Newtown	Newtown	1897	125	1,010 1 4	969 2 10	40 18 6	+ 1.99
Victoria Diamond	Levin	1897	16	317 5 7	274 11 11	42 13 8	+ 0.05
Kilbirnie	Kilbirnie	1907	38	133 6 10	125 7 6	7 19 4	..
Total	..	..	2,117	67,564 15 5	64,746 11 8	2,818 3 9	+ 3.99
<i>Nelson District—</i>							
Central Body	Nelson	..	..	10,163 4 4	4,410 9 6	5,752 14 10	..
Nelson Lodge	"	1842	221	4,846 11 2	4,818 17 0	27 14 2	- 3.14
Travellers' Rest	Richmond	1847	113	2,519 5 1	2,453 15 10	65 9 3	- 2.57
Howard	Nelson	1847	215	9,652 4 8	9,633 16 4	18 8 4	+ 5.87
Mansion of Peace	Wakefield	1859	193	6,295 16 7	6,131 15 10	164 0 9	+ 4.50
General Cameron	Brightwater	1865	55	2,056 11 9	2,024 9 1	32 2 8	+ 5.02
Mataki	Murchison	1903	47	278 11 10	223 2 9	55 9 1	- 1.30
Palmyra	Tadmor	1907	44	71 12 8	62 9 8	9 3 0	..
Total	..	..	888	35,883 18 1	29,758 16 0	6,125 2 1	+ 1.56
<i>Motueka District—</i>							
Central Body	Motueka	..	..	3,637 15 10	15 13 5	3,622 2 5	..
Motueka Lodge	"	1850	216	5,458 2 0	5,405 6 0	52 16 0	- 1.91
Good Intention	Riwaka	1860	104	3,632 18 6	3,552 2 3	80 16 3	+ 4.12
Takaka	Takaka	1863	120	2,112 12 3	2,069 7 8	43 4 7	- 11.03
South Star	Dovedale	1880	73	1,142 16 9	1,092 12 6	50 4 3	- 7.35
Total	..	..	513	15,984 5 4	12,135 1 10	3,849 3 6	- 3.71
<i>Westland District—</i>							
Central Body	Hokitika	..	2	284 14 11	284 14 11	..	..
Waimea Lodge	Stafford	1867	23	392 19 10	360 8 10	32 11 0	- 64.3
Greymouth	Greymouth	1867	113	4,201 0 8	4,200 0 0	1 0 8	- 1.1
Albert	Kumara	1870	66	779 1 4	688 15 7	90 5 9	- 33.2
Total	..	..	204	5,657 16 9	5,533 19 4	123 17 5	- 25.3
<i>Ashley District—</i>							
Central Body	Rangiora	..	..	1,403 4 6	1,200 13 0	202 11 6	..
Rangiora Lodge	"	1860	394	9,927 8 8	9,765 13 8	161 15 0	+ 2.40
Nil Desperandum	East Oxford	1863	133	3,575 18 10	3,487 5 9	88 13 1	+ 8.35
Leithfield	Leithfield	1873	71	2,450 1 0	2,414 17 8	35 3 4	+ 9.65
Cust	Cust	1874	78	1,454 2 2	1,443 6 3	10 15 11	- 3.43
Woodend	Woodend	1874	89	1,407 17 11	1,392 5 4	15 12 7	- 3.35
Oxford	West Oxford	1876	110	654 6 2	553 15 5	100 10 9	- 15.13
Ohoka	Ohoka	1876	84	1,270 9 5	1,250 9 6	19 19 11	- 6.90
Amberley	Amberley	1876	89	2,561 6 11	2,533 7 7	27 19 4	+ 8.31
Waikari	Waikari	1880	29	536 8 0	522 19 10	13 8 2	- 7.83
Cheviot	McKenzie	1896	19	243 1 7	220 2 9	22 18 10	- 3.59
Waiau	Waiau	1909	26	16 11 5	16 11 5	..	..
Total	..	..	1,122	25,500 16 7	24,801 8 2	699 8 5	+ 0.48
<i>Ashburton District—</i>							
Central Body	Ashburton	..	2	1,652 7 3	1,500 4 1	152 3 2	..
Ashburton Lodge	"	1873	188	4,446 15 11	4,377 12 7	69 3 4	+ 4.06
Waterton	Waterton	1881	48	1,616 4 3	1,592 9 4	23 14 11	+ 5.23
Pioneer	Springburn	1881	60	1,543 9 5	1,529 16 2	13 13 3	+ 6.88
Tinwald	Tinwald	1882	43	1,608 4 5	1,602 6 8	5 17 9	+ 12.91
Methven	Methven	1900	44	450 16 3	443 15 3	7 1 0	- 7.02
Mayfield	Mayfield	1901	44	394 15 7	370 18 2	23 17 5	- 1.61
Total	..	..	429	11,712 13 1	11,417 2 3	295 10 10	+ 3.55
Total N.Z. Branch	..	..	12,166	344,215 8 11	314,278 7 1	29,937 1 10	..

TABLE I.—MEMBERSHIP and FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
				£ s. d.	£ s. d.	£ s. d.	£
M.U.I.O.O.F.—<i>continued.</i>							
DISTRICTS SEPARATELY REGISTERED.							
<i>Marlborough District—</i>							
Central Body	Blenheim .. .. .	.. .. .	.. .. .	1,699 10 6	0 17 5	1,698 13 1	.. .. .
Marlborough Lodge	"	1860	126	6,297 16 3	6,267 0 1	30 16 2	+ 3.59
Renwick "	Renwick	1867	43	2,840 17 5	2,809 8 10	31 8 7	+ 2.85
Total .. .. .	.. .. .	.. .. .	169	10,838 4 2	9,077 6 4	1,760 17 10	+ 3.42
<i>North Westland District—</i>							
Central Body	Reefton .. .. .	.. .. .	.. .. .	19 16 1	19 16 1	.. .. .	.. .. .
Westport Lodge	Westport	1867	127	4,732 5 1	4,732 5 1	.. .. .	+ 8.28
Charleston "	Charleston	1867	48	2,745 6 3	2,745 6 3	.. .. .	+ 1.83
Reefton "	Reefton	1872	98	4,098 1 6	4,066 12 8	31 8 10	- 8.93
Waimangaroa "	Waimangaroa	1886	86	520 8 0	518 4 0	2 4 0	- 6.54
Blackball "	Blackball	1898	76	579 6 8	562 14 7	16 12 1	- 7.95
Ngakawau "	Granity	1907	22	68 7 0	60 6 10	8 0 2	- 1.94
Total .. .. .	.. .. .	.. .. .	457	12,763 10 7	12,705 5 6	58 5 1	- 2.15
<i>North Canterbury District—</i>							
Central Body	Christchurch .. .. .	.. .. .	3	371 6 8	138 8 2	232 18 6	.. .. .
City of Christchurch Lodge	"	1853	530	18,346 6 8	15,867 12 6	2,478 14 2	+ 1.54
Kaiapoi "	Kaiapoi	1858	152	3,784 6 2	3,717 3 2	67 3 0	- 2.09
Volunteer "	Sydenham	1866	263	3,300 11 6	3,184 15 3	115 16 3	- 8.49
Benevolent "	Christchurch	1866	147	5,001 17 7	4,857 6 3	144 11 4	+ 2.68
Perseverance "	Woolston	1872	172	2,478 5 5	2,477 8 9	0 16 8	- 15.29
Malvern "	Waddington	1877	69	1,320 11 2	1,264 8 9	56 2 5	- 4.16
Phillipstown "	Phillipstown	1879	76	445 18 9	419 14 5	26 4 4	- 15.31
Leeston "	Leeston	1880	130	2,251 9 8	2,188 4 0	63 5 8	- 4.18
Papanui "	Papanui	1880	91	1,626 2 7	1,567 18 5	58 4 2	+ 0.06
Coleridge "	Glentunnel	1883	143	1,357 5 6	1,136 16 1	220 9 5	- 11.00
Heart of Oak "	Kaikoura	1885	103	2,062 8 9	1,634 5 10	428 2 11	- 7.95
Riccarton "	Up. Riccarton	1886	53	1,547 1 2	1,504 0 1	43 1 1	+ 7.82
Jubilee "	Prebbleton	1887	62	853 3 1	841 19 9	11 3 4	- 11.77
Sister Pearce "	Christchurch	1896	33	188 13 10	167 13 1	21 0 9	- 12.60
Tamahine "	Kaiapoi	1896	32	22 10 4	.. .. .	22 10 4	- 15.93
Total .. .. .	.. .. .	.. .. .	2,059	44,957 18 10	40,967 14 6	3,990 4 4	- 4.97
<i>Lyttelton District—</i>							
Central Body	Lyttelton .. .. .	.. .. .	.. .. .	213 6 9	121 2 9	92 4 0	.. .. .
City of Norwich Lodge	"	1850	278	12,114 7 2	11,988 19 3	125 7 11	+ 0.98
Good Intent "	Akaroa	1860	37	2,022 0 5	2,022 0 5	.. .. .	- 13.00
Hand of Friendship "	Okain's Bay	1875	44	1,037 18 8	1,031 1 10	6 16 10	- 8.17
Hand and Heart "	Pigeon Bay	1876	50	1,498 15 8	1,459 15 4	39 0 4	- 9.34
Perseverance "	Barry's Bay	1881	45	1,018 7 11	988 13 0	29 14 11	- 9.98
Wairewa "	Little River	1897	55	325 0 9	293 9 8	31 11 1	- 15.48
Total .. .. .	.. .. .	.. .. .	509	18,229 17 4	17,905 2 3	324 15 1	- 4.78
<i>South Canterbury District—</i>							
Central Body	Timaru .. .. .	.. .. .	.. .. .	136 9 9	128 12 9	7 17 0	.. .. .
Timaru Lodge	"	1864	405	6,151 3 1	6,039 10 9	111 12 4	- 13.85
Heart of Friendship "	Waimate	1871	99	1,537 18 9	1,532 3 10	5 14 11	- 20.67
Pleasant Point "	Pleasant Pt.	1891	18	860 16 2	859 9 1	1 7 1	- 10.74
Makikihi "	Makikihi	1907	32	89 17 1	81 3 3	8 13 10	.. .. .
Total .. .. .	.. .. .	.. .. .	554	8,776 4 10	8,640 19 8	135 5 2	- 14.82
<i>Otago District—</i>							
Central Body	Dunedin .. .. .	.. .. .	.. .. .	3,636 7 3	2,392 7 2	1,244 0 1	.. .. .
Hand and Heart Lodge	"	1848	656	33,152 7 6	29,597 16 10	3,554 10 8	+ 3.70
Dunedin "	"	1862	388	18,117 1 6	17,552 2 11	564 18 7	+ 4.42
Dalton "	Balclutha	1864	282	6,654 17 9	6,092 0 3	562 17 6	- 4.57
Prince of Wales "	Port Chalmers	1864	175	4,489 5 2	4,135 4 5	354 0 9	- 2.76
Albion "	Dunedin	1864	352	6,531 14 9	6,116 2 3	415 12 6	- 7.64
Oamaru "	Oamaru	1864	171	5,360 16 9	5,009 3 2	351 13 7	- 6.12
Tuapeka Pioneer "	Lawrence	1865	101	2,575 12 2	2,349 0 10	226 11 4	- 14.96
Waitahuna "	Waitahuna	1866	37	1,428 9 9	1,390 3 2	38 6 7	- 4.67
Prince Alfred "	Waikouaiti	1866	62	3,415 2 10	3,415 2 7	0 0 3	+ 7.91
Waipori "	Waipori	1867	25	241 17 5	192 8 6	49 8 11	- 17.57
Bluespur "	Bluespur	1867	53	1,643 5 4	1,430 9 8	212 15 8	- 22.78
Naseby "	Naseby	1868	111	1,631 15 2	1,534 12 0	97 3 2	- 15.30
Alexandra "	Pt. Molyneux	1869	75	2,766 18 6	2,625 5 11	141 12 7	+ 13.77
Roxburgh "	Roxburgh	1869	51	1,311 7 1	1,154 11 9	156 15 4	- 8.75
Tapanui "	Tapanui	1869	174	4,967 2 10	4,649 3 6	317 19 4	- 6.26
Palmerston "	Palmerston S.	1870	114	2,962 2 6	2,729 3 5	232 19 1	- 4.83
Cromwell "	Cromwell	1870	102	7,370 13 1	6,742 8 2	628 4 11	+ 2.94
Mount Wendon "	Waikaia	1871	71	1,943 19 0	1,943 15 1	0 3 11	- 12.49
Band of Friendship "	Kakanui	1872	43	1,209 6 11	1,053 3 11	156 3 0	- 5.58
Outram "	Outram	1875	86	4,390 17 4	4,306 19 5	83 17 11	+ 11.04
Mosgiel "	Mosgiel	1879	238	6,180 1 5	5,759 0 6	421 0 11	- 1.01
Caversham "	Caversham	1881	276	4,965 11 7	4,278 16 1	686 15 6	- 6.43

TABLE I.—MEMBERSHIP and FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
				£ s. d.	£ . d.	£ s. d.	£
<i>M.U.I.O.F.—continued.</i>							
<i>Otago District—continued.</i>							
Valley Lodge	N.E. Valley	1881	173	3,117 4 5	2,981 16 2	135 8 3	- 6 35
Ngapara	"	1891	29	625 11 3	602 9 9	23 1 6	-10 00
Dunback	Dunback	1892	58	560 9 1	529 16 10	30 12 3	-15 74
Pride of Kaitangata	Kaitangata	1892	192	1,893 4 10	1,732 5 1	160 19 9	- 6 62
United Brothers	Cambrian	1897	55	631 2 9	617 4 0	13 18 9	-17 71
Milton	Milton	1897	174	2,057 6 1	1,757 12 8	299 13 5	- 8 68
Waikaka	Waikaka	1899	56	418 11 3	417 16 2	0 15 1	-17 98
Middlemarch	Middlemarch	1906	37	150 8 11	128 9 3	21 19 8	..
Total	..	..	4,417	136,400 12 2	125,216 11 5	11,184 0 9	- 3 74
<i>Southland District—</i>							
Central Body	Invercargill..	..	..	517 2 6	101 7 7	415 14 11	..
Shamrock, Rose, & Thistle Lodge	"	1860	396	12,509 19 0	12,288 18 9	221 0 3	- 6 99
St. George	"	1868	406	7,980 6 1	7,762 13 10	217 12 3	- 9 16
Winton	Winton	1874	140	1,254 16 7	1,254 16 7	..	-20 01
United Gore	Gore	1878	145	2,667 5 11	2,546 11 2	120 14 9	-12 33
Lumsden	Lumsden	1882	130	1,585 1 2	1,484 15 1	100 6 1	-13 42
Awarua	Campbelltown	1883	135	2,038 4 1	1,953 8 10	84 15 3	-12 84
Riversdale	Riversdale	1889	50	324 19 7	294 2 3	30 17 4	-23 45
Star of the West	Orepuki	1899	38	312 11 1	286 7 6	26 3 7	-19 56
Mataura Falls	Mataura	1900	82	249 15 2	113 8 3	136 6 11	-25 32
Star of Nightcaps	Nightcaps	1900	48	166 6 1	141 6 1	25 0 0	-21 20
Hearts of Oak	Invercargill..	1904	71	249 14 10	218 19 10	30 15 0	..
Balfour	Balfour	1907	46	121 8 0	73 11 7	47 16 5	..
Total	..	..	1,687	29,977 10 1	28,520 7 4	1,457 2 9	-11 80
Total of Order	..	..	22,018	606,159 6 11	557,311 14 1	48,847 12 10	..
<i>I.O.O.F. of N.Z.</i>							
Central Body	Dunedin	..	..	47,781 16 5	45,779 9 5	2,002 7 0	+ 1 95*
Pioneer Lodge	"	1862	219	159 6 4	35 1 6	124 4 10	- 4 15†
Leith	"	1867	154	3,406 0 0	3,191 1 10	214 18 2	+11 38†
Alfred	Oamaru	1869	160	1,893 19 11	1,867 15 10	26 4 1	+ 8 62†
Star of Canterbury	Timaru	1869	102	281 19 7	157 5 1	124 14 6	+ 3 75†
Alexandrovna	Temuka	1874	64	880 7 11	851 14 0	28 13 11	+ 5 82†
Unity	S. Dunedin	1875	304	603 1 0	77 4 4	525 16 8	- 2 25†
Victoria	Geraldine	1875	87	919 18 8	787 3 9	132 14 11	+ 4 73†
Linden	Kaikorai	1875	154	187 9 5	35 17 1	151 12 4	- 0 31†
Southern Cross	Wellington	1877	198	5,881 19 8	5,036 14 6	845 5 2	+ 8 20†
Pioneer of Southland	Invercargill..	1878	250	1,786 10 8	1,500 2 4	286 8 4	+ 3 79†
Star of Auckland	Auckland	1878	271	922 9 1	454 16 4	467 12 9	+ 3 86†
Washington	Sydenham	1878	231	418 18 1	166 3 10	252 14 3	+ 0 18†
Prebbleton	Prebbleton	1881	36	341 15 8	341 15 8	..	+ 8 03†
Alma	Wyndham	1882	60	952 9 2	901 5 0	51 4 2	+ 8 28†
Wallace	Riverton	1882	97	101 12 7	18 10 8	83 1 11	- 1 71†
Ridgley	Christchurch	1882	135	356 6 5	271 18 9	84 7 8	+ 2 04†
Kawakawa	Kawakawa	1883	47	78 6 3	59 10 0	18 16 3	+ 1 18†
Gladstone	Fairlie	1883	79	309 7 5	129 17 2	179 10 3	+ 1 25†
Mataura	Mataura	1883	46	900 9 6	894 10 7	5 18 11	+11 30†
Aparima	Otautau	1883	76	115 17 5	81 0 0	34 17 5	+ 1 33†
Kaero	Kaero	1884	26	294 19 9	272 2 4	22 17 5	+ 1 05†
Star of Eden	Ponsonby	1894	274	329 1 1	85 16 9	243 4 4	- 0 11†
Ruth Rebekah	Dunedin	1895	32	177 11 10	177 11 10	..	+ 2 41†
Star of Waiuku	Waiuku	1895	60	76 4 1	11 0 0	65 4 1	+ 0 26†
Northern Wairoa	Te Kopuru	1896	112	171 3 8	31 6 0	139 17 8	- 1 97†
Miriam Rebekah	S. Dunedin	1898	62	17 19 8	10 15 10	7 3 10	+ 0 58†
Naomi Rebekah	Christchurch	1899	47	33 8 9	33 8 9	..	+ 1 38†
Wynyard	Auckland	1899	284	866 13 7	595 5 9	271 7 10	- 0 41†
Opotiki	Opotiki	1899	37	151 17 9	97 17 11	53 19 10	+ 2 57†
Owaka	Owaka	1899	71	180 2 3	152 0 0	28 2 3	+ 3 45†
Hereweke	Portobello	1901	46	44 10 9	32 8 9	12 2 0	- 1 10†
Star of Gisborne	Gisborne	1901	191	71 15 9	..	71 15 9	- 0 76†
Star of Napier	Napier	1904	31	36 4 0	32 14 0	3 10 0	..
Awhina	Auckland	1904	40	15 15 8	15 9 10	0 5 10	- 0 85†
Star of Linwood	Linwood	1906	150	187 9 11	115 0 11	72 9 0	- 1 31†
Aroatea	Birkenhead	1907	43	36 9 4	19 5 2	17 4 2	- 1 12†
Royal Pukerau	Pukerau	1907	23	6 18 9	6 12 8	0 6 1	- 0 77†
Excelsior	Pukekohe	1907	48	28 15 4	19 4 6	9 10 10	..
Star of Sydenham	Sydenham	1907	90	66 8 9	16 17 10	49 10 11	..
Star of Ohaeawai	Ohaeawai	1907	15	5 14 10	2 18 6	2 16 4	..
Star of Hokianga	Kohukohu	1907	38	53 8 0	19 12 5	33 15 7	..
Zealandia	Newtown	1908	51	25 14 3	..	25 14 3	..
Star of St. Albans	St. Albans	1908	48	24 0 11	23 13 11	0 7 0	..
Golden Link Rebekah	Linwood	1908	13	25 10 2	1 17 4	23 12 10	..
Te Ara	Otautau	1908	15	10 7 11	..	10 7 11	..
Moana	Riverton	1908	12	8 3 1	1 19 1	6 4 0	..
Star of Waikato	Hamilton	1909	33	11 19 11	..	11 19 11	..
Lily of Sydenham Rebekah Lodge	Sydenham	1909	30	7 1 7	6 14 4	0 7 3	..
Total of Order	..	..	4,692	71,245 12 6	64,420 12 1	6,825 0 5	+ 3 60

*District Funeral Fund.

†Sick Fund only.

TABLE I.—MEMBERSHIP and FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
				£ s. d.	£ s. d.	£ s. d.	£
N.I.O.O.F.							
<i>Auckland Provincial District—</i>							
Central Body ..	Auckland ..	..	..	2,584 6 3	2,550 9 6	33 16 9	..
Auckland Pioneer Lodge ..	" ..	1878	196	675 14 4	461 6 5	214 7 11	-14-89
United Brothers ..	" ..	1879	282	1,676 0 8	1,410 18 2	265 2 6	-14-44
Total of Order ..	..	..	478	4,936 1 3	4,422 14 1	513 7 2	-14-66
B.U.O.O.F.							
Aorangi Lodge ..	Wellington ..	1884	153	2,543 13 8	2,392 6 4	151 7 4	- 5-92
A.O.F.							
<i>Auckland District—</i>							
Central Body ..	Auckland ..	..	..	10,199 15 11	9,097 7 7	1,102 8 4	..
Court Pride of Parnell ..	Parnell ..	1864	134	4,395 17 10	4,220 13 5	175 4 5	+ 0-84
Zealandia ..	Auckland ..	1873	174	2,132 2 2	2,070 2 0	62 0 2	- 9-72
" Pride of Onehunga ..	Onehunga ..	1875	235	1,719 19 2	1,568 10 0	151 9 2	-15-13
" Pride of the North ..	Grahamstown ..	1875	121	368 6 8	253 2 8	115 4 0	-24-57
" Robin Hood ..	Panmure ..	1876	28	426 11 9	394 2 9	32 9 0	-13-35
" Northern Wairoa ..	Dargaville ..	1877	89	858 12 1	825 16 3	32 15 10	-18-95
" Pride of Newmarket ..	Newmarket ..	1879	82	944 1 0	881 15 3	62 5 9	-10-28
" Nil Desperandum ..	Newton ..	1880	304	4,222 12 6	4,016 19 7	205 12 11	- 9-76
" Royal Oak ..	Tauranga ..	1880	44	899 9 0	789 8 2	110 0 10	-21-40
" Star of the South ..	Otahuhu ..	1881	37	327 2 3	294 17 10	32 4 5	-14-57
" Star of Helensville ..	Helensville ..	1883	89	1,247 18 6	1,114 19 7	132 18 11	-11-55
" Victoria ..	Devonport ..	1885	246	2,564 3 2	2,397 2 11	167 0 3	- 5-12
" Queen of the North ..	Maungaturoto ..	1886	80	468 5 8	372 4 7	96 1 1	-18-68
" Chisman ..	Auckland ..	1894	45	221 14 6	137 17 0	83 17 6	- 4-07
" Waihi ..	Waihi ..	1895	260	1,483 9 1	1,003 12 2	479 16 11	-16-97
" Birkenhead ..	Birkenhead ..	1900	129	494 12 11	414 8 6	80 4 5	-13-90
" Pride of Awanui ..	Awanui ..	1904	24	221 10 6	214 5 6	7 5 0	..
" Taumarunui ..	Taumarunui ..	1907	54	82 3 2	59 10 11	22 12 3	..
" Shaldrick ..	Onehunga ..	1909	33	17 12 7	4 3 11	13 8 8	..
Total ..	..	..	2,208	33,296 0 5	30,131 0 7	3,164 19 10	-13-15
<i>Hawke's Bay District—</i>							
Central body ..	Napier ..	..	..	9,910 11 7	9,873 16 7	36 15 0	..
Court Sir Charles Napier ..	" ..	1872	151	7,707 11 1	7,564 18 1	142 13 0	+14-09
" Lord Clyde ..	Wairoa ..	1873	91	830 2 9	815 2 9	15 0 0	- 4-28
" Captain Cook ..	Napier ..	1875	158	3,252 3 8	3,197 13 6	54 10 2	- 5-80
" Sir Henry Havelock ..	Havelock ..	1875	128	3,095 15 10	3,095 15 10	..	- 6-15
" Robin Hood ..	Port Ahuriri ..	1878	107	1,450 11 10	1,398 16 2	51 15 8	- 9-94
" Ruahine ..	Waipukurau ..	1879	55	1,178 4 2	1,152 16 9	25 7 5	+ 1-73
" Heretaunga ..	Hastings ..	1882	85	1,169 3 2	1,164 15 10	4 7 4	- 5-47
" Little John ..	Waipawa ..	1883	54	816 14 1	828 4 1	18 10 0	-11-00
" Waitangi ..	West Clive ..	1884	16	370 15 5	368 0 3	2 15 2	-10-17
" Rising Sun ..	Dannevirke ..	1885	117	660 8 11	627 1 9	33 7 2	-15-95
" Ormond ..	Makotuku ..	1885	56	854 4 2	811 5 0	42 19 2	-12-20
" Redclyffe ..	Taradale ..	1886	37	467 19 7	464 14 3	3 5 4	-13-76
" Viking ..	Norsewood ..	1894	34	135 14 11	109 3 9	26 11 2	-24-47
" Johnston ..	Takapau ..	1909	27	24 1 11	9 11 5	14 10 6	..
Total ..	..	..	1,116	31,954 3 1	31,481 16 0	472 7 1	..
<i>Taranaki District—</i>							
Central Body ..	New Plymouth ..	..	..	689 15 4	316 5 5	373 9 11	..
Court Taranaki ..	" ..	1864	115	4,068 17 7	4,055 14 11	13 2 8	+12-02
" Waireka ..	" ..	1866	481	8,368 10 3	8,346 2 10	22 7 5	+ 0-32
" Patea ..	Patea ..	1867	69	1,245 5 1	1,231 17 7	13 7 6	-13-53
" Inglewood Forest ..	Inglewood ..	1876	233	3,574 16 7	3,567 3 8	7 12 11	- 2-28
" Raleigh ..	Waitara ..	1883	74	1,153 0 10	1,130 17 1	22 3 9	- 4-15
" Opunake ..	Opunake ..	1883	10	514 15 10	495 3 10	19 12 0	+ 5-94
" Egmont ..	Hawera ..	1884	43	1,856 14 2	1,854 4 1	2 10 1	+ 9-56
" Stratford ..	Stratford ..	1887	64	1,229 14 6	1,205 10 6	24 4 0	-15-28
" Pride of New Plymouth ..	New Plymouth ..	1893	120	543 1 5	509 11 2	33 10 3	+ 1-91
Total ..	..	..	1,209	23,244 11 7	22,712 11 1	532 0 6	- 0-74
<i>Wellington District—</i>							
Central Body ..	Wellington ..	..	..	17,885 7 5	16,544 9 11	1,340 17 6	..
Court Sir George Grey ..	" ..	1862	316	9,453 8 3	9,100 9 5	352 18 10	-12-84
" Robin Hood ..	" ..	1865	283	3,585 2 4	3,035 12 3	549 10 1	-18-39
" Little John ..	Marton ..	1866	193	2,516 19 5	2,469 18 3	47 1 2	-19-71
" Roderick Dhu ..	Wanganui ..	1867	331	3,956 10 8	3,701 7 1	255 3 7	-12-53
" Sir George Bowen ..	Wellington ..	1868	383	7,878 2 4	7,584 6 6	293 15 10	-10-23
" Blenheim ..	Blenheim ..	1869	201	5,998 18 6	5,971 13 1	27 5 5	+ 0-21
" Wairarapa ..	Greytown ..	1870	64	1,679 16 0	1,655 10 2	24 5 10	-18-79
" Loyal Enterprise ..	Masterton ..	1871	195	1,104 15 5	785 2 10	319 12 7	-29-42

TABLE I.—MEMBERSHIP and FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.		Sick and Funeral Fund, including Surplus.		Management and other Funds, Goods, &c.		Surplus or Deficiency per Member at Last Valuation.
				£	s. d.	£	s. d.	£	s. d.	
<i>A.O.F.—continued.</i>										
<i>Wellington District—continued.</i>										
Court Clarendon	Picton	1874	109	3,316	8 9	3,280	18 10	35	9 11	- 1 99
" Manawatu	Palmerston N. ..	1875	201	2,347	1 11	1,440	3 1	906	18 10	-16 54
" Marquis of Normanby ..	Carterton	1876	134	1,601	3 5	1,483	16 5	117	7 0	-16 38
" Loyal Feilding	Feilding	1876	95	1,758	17 11	1,722	13 4	36	4 7	-15 70
" William Gladstone	Gisborne	1877	180	3,656	5 11	3,420	18 0	235	7 11	- 7 91
" Pioneer	Te Nui	1877	64	1,734	14 7	1,589	1 7	145	13 0	- 5 53
" Loyal Halcombe	Halcombe	1884	53	551	12 5	427	13 11	123	18 6	-17 45
" Woodville	Woodville	1884	105	1,472	17 0	1,173	2 8	299	14 4	-10 40
" Pohangina	Ashhurst	1885	38	339	17 2	236	10 4	103	6 10	-22 60
" Epuni	Petone	1886	369	4,001	4 3	3,634	4 3	367	0 0	-12 15
" Pahiatua	Pahiatua	1886	165	2,810	16 3	2,392	9 2	418	7 1	-15 88
" Kopuaranga	Mauriceville ..	1887	89	1,002	8 0	943	7 10	59	0 2	-19 64
" Hunterville	Hunterville ..	1888	38	230	11 2	217	2 11	13	8 3	-25 82
" Sir William Jervois ..	Newtown	1889	221	1,077	4 6	761	13 2	315	11 4	-17 11
" Pride of Levin	Levin	1891	77	547	8 4	481	9 1	65	19 3	-22 65
" Bloomfield	Lower Hutt ..	1891	37	296	1 0	255	14 2	40	6 10	-20 08
" Lady Glasgow	Wellington ..	1894	94	413	7 0	406	18 2	6	8 10	- 4 83
" Primrose	Petone	1894	53	167	5 3	108	11 10	58	13 5	- 5 04
" Makakahi	Eketahuna ..	1895	135	455	13 4	445	15 11	9	17 5	-18 88
" Ruapehu	Raetihi	1900	14	43	17 2	30	6 9	13	10 5	-24 80
" Pongaroa	Pongaroa	1900	39	228	13 4	200	13 2	28	0 2	-20 10
" Loyal Northland	Northland ..	1907	82	153	10 3	127	7 8	26	2 7	..
" Tamaki	Hamua	1909	15	16	6 6	3	19 0	12	7 6	..
Total .. ..	.. ..	.. ..	4,373	82,282	5 9	75,633	0 9	6,649	5 0	-13 99
<i>Nelson District—</i>										
Central Body	Nelson .. ..	.. ..	.. ..	916	3 4	789	12 7	126	10 9	..
Court Robin Hood	"	1862	305	8,554	14 2	8,416	4 5	138	9 9	- 7 50
" Perseverance	Motueka	1863	75	721	11 4	700	2 0	21	9 4	-13 08
" Pride of the Forest ..	Wakapuaka ..	1864	69	2,188	12 8	2,061	10 5	127	2 3	- 9 05
" Concord	Greymouth ..	1867	113	782	8 9	762	10 2	19	13 7	-21 82
" Unity	Havelock	1871	86	1,395	19 3	1,218	19 10	176	19 5	-24 21
" Charleston	Charleston ..	1871	32	824	7 7	821	17 2	2	10 5	-15 19
" Sherwood Forest	Stoke	1872	62	2,145	4 11	2,128	14 2	16	10 9	- 6 22
" Aorere	Collingwood ..	1873	114	4,503	7 8	4,316	7 9	186	19 11	- 1 74
" Royal Oak	Westport	1875	32	1,447	5 3	1,447	5 3	..	..	- 5 77
" Inangahua	Reefton	1878	38	863	19 8	778	10 10	85	8 10	- 9 55
Total .. ..	.. ..	.. ..	926	24,343	14 7	23,441	14 7	902	0 0	-10 38
<i>Canterbury United District—</i>										
Central Body	Christchurch ..	.. ..	.. ..	9,975	15 10	9,848	1 5	127	14 5	+ 0 65*
Court Star of Canterbury ..	"	1852	412	12,346	15 5	12,223	1 1	123	14 4	+ 2 40†
" Queen of the Isles	Lyttelton	1859	24	1,703	2 10	1,323	17 8	379	5 2	+ 5 08†
" Pride of Courtenay	Courtenay	1876	54	1,728	14 3	1,500	13 8	228	0 7	+ 3 45†
" Thistle of the Forest ..	Sydenham	1879	142	2,968	6 11	2,860	1 10	108	5 1	+ 2 56†
" Woodford	Kaipoi	1880	175	3,747	14 5	3,646	11 6	101	2 11	+ 2 56†
" Papanui	Papanui	1881	53	751	7 4	725	13 3	25	14 1	- 4 80†
" Star of Dunsandel	Dunsandel	1888	91	865	9 9	700	0 10	165	8 11	- 4 04†
" Star of Belfast	Belfast	1888	27	637	9 3	633	8 11	4	0 4	+ 2 50†
" Ashburton	Ashburton	1889	130	1,657	6 3	1,557	7 3	99	19 0	- 1 17†
" Queen of Canterbury ..	Christchurch ..	1895	38	193	5 4	185	12 11	7	12 5	-10 12†
" Victoria	Kaipoi	1896	45	57	13 6	39	10 4	18	8 2	- 3 83†
" Loburn	Loburn	1902	21	333	12 10	61	14 9	271	18 1	- 6 62†
Total .. ..	.. ..	.. ..	1,212	36,966	18 11	35,305	15 5	1,661	3 6	+ 1 19
<i>South Canterbury District—</i>										
Central Body	Timaru .. ..	.. ..	.. ..	887	10 3	744	10 8	142	19 7	..
Court Southern Cross	"	1865	472	9,315	9 10	9,080	13 11	234	15 11	-11 74
" Foresters' Pride	Waimate	1875	173	3,178	12 2	3,040	13 0	137	19 2	-15 04
" Progress	St. Andrew's ..	1883	67	440	1 1	415	15 8	24	5 5	-16 71
" Star of Waihao	Morven	1904	24	154	12 1	128	7 8	26	4 5	..
Total .. ..	.. ..	.. ..	736	13,976	5 5	13,410	0 11	566	4 6	-13 01
<i>United Otago District—</i>										
Central Body	Dunedin .. ..	.. ..	7	17,403	2 10	15,124	18 11	2,278	3 11	+ 1 09*
Court Pride of Dunedin ..	"	1862	300	9,759	13 10	9,148	8 8	611	5 2	+ 7 35†
" Enterprise	"	1863	368	9,269	8 0	8,759	5 3	510	2 9	+ 5 39†
" Robin Hood	Port Chalmers ..	1864	193	1,721	9 11	1,555	14 0	165	15 11	-11 30†
" Pride of the Leith	Dunedin	1864	262	5,338	1 3	5,020	15 0	317	6 3	+ 1 47†
" Bruce	Milton	1865	181	2,376	14 9	2,211	3 11	165	10 10	- 5 88†
" Star of the Dunstan ..	Clyde	1866	56	1,069	14 5	1,069	14 5	..	..	+ 5 88†
" Pride of Oamaru	Oamaru	1868	192	3,885	10 9	3,812	15 5	72	15 4	+ 1 31†
" Pride of Alexandra	Alexandra	1869	91	1,236	3 11	1,236	3 11	..	..	+ 4 14†

* District Funeral Fund.

† Sick Fund only.

TABLE I.—MEMBERSHIP and FUNDS—*continued.*

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1902.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and Other Funds, Goods, &c.	Surplus or Deficiency per Member at last Valuation.
				£ s. d.	£ s. d.	£ s. d.	£
<i>A.O.F.—continued.</i>							
<i>United Otago District—continued.</i>							
Court Roxburgh	Roxburgh ..	1873	98	969 14 10	894 6 1	75 8 9	- 1.72*
" Star of the South	Invercargill ..	1874	479	5,050 18 0	4,922 3 4	128 14 8	- 1.44*
" St. Andrews	Caversham ..	1875	158	1,691 13 8	1,455 1 3	236 12 5	- 8.48*
" Excelsior	Mornington ..	1877	170	2,988 0 9	2,813 12 0	174 8 9	+ 4.02*
" Little John	Roslyn ..	1888	119	1,485 11 7	1,435 10 0	50 1 7	+ 1.26*
" Royal Oak	Wyndham ..	1890	80	690 17 6	657 10 3	33 7 3	- 7.05*
" Southern Star	Bluff ..	1890	59	252 19 9	241 19 3	11 0 6	- 10.19*
" Victoria	Oamaru ..	1894	27	130 11 8	122 3 6	8 8 2	- 3.12*
" Woodlands' Pride	Dunedin ..	1895	251	579 0 4	342 13 4	236 7 0	- 5.99*
" Queen of the South	Invercargill ..	1896	63	256 13 7	220 7 9	36 5 10	- 5.11*
" Star of the Forest	Woodlands ..	1896	32	590 13 10	575 0 11	15 12 11	+ 2.37*
" Marion	Mosgiel ..	1898	88	204 4 3	173 19 8	30 4 7	- 4.34*
" Pride of Awarua	Bluff ..	1904	19	32 0 1	31 0 7	0 19 6	- 4.62*
" Pride of Waitaki	Kurow ..	1904	28	182 11 3	178 8 11	4 2 4	- 6.07*
" King Edward's Pride	S. Dunedin ..	1907	62	104 5 1	88 12 2	15 12 11	..
" Pride of Green Island	Green Island ..	1907	83	167 1 10	140 15 0	26 6 10	..
Total .. ..	..	..	3,461	67,436 17 8	62,232 3 6	5,204 14 2	+ 0.21
<i>Court not in any District—</i>							
Court Coromandel	Coromandel ..	1871	49	1,379 3 4	1,216 14 4	162 9 0	+ 2.09
Total of Order .. ..	..	..	15,290	314,880 0 9	295,564 17 2	19,315 3 7	
<i>A.O.S.</i>							
Sanctuary Sir George Grey	Wellington ..	1865	60	1,200 15 5	1,171 0 9	29 14 8	- 1.71
" Epuni	Petone ..	1906	35	86 9 2	72 6 10	14 2 4	..
Total of Order .. ..	..	..	95	1,287 4 7	1,243 7 7	43 17 0	
<i>U.A.O.D.</i>							
<i>Grand Lodge of the North Island—</i>							
Central Body	Wellington ..	..	..	16,815 10 7	15,464 9 2	1,351 1 5	..
Excelsior Lodge	" ..	1879	652	6,383 4 2	6,066 2 3	317 1 11	- 7.87
Stonehenge	Masterton ..	1880	177	888 4 4	683 3 5	205 0 11	- 10.54
Star of New Zealand	Lower Hutt ..	1880	123	1,538 8 8	1,511 8 7	27 0 1	- 12.80
Star of the West	Greymouth ..	1881	268	1,713 19 4	1,438 10 3	275 9 1	- 12.97
Auckland	Auckland ..	1882	357	2,584 7 1	2,252 17 3	331 9 10	- 12.55
Albion	Napier ..	1882	323	1,452 2 11	1,298 8 5	153 14 6	- 22.00
Totara	Carterton ..	1883	155	1,388 11 5	1,084 17 9	303 13 8	- 9.08
Oroua	Palmerston N. ..	1883	414	2,175 14 4	2,016 9 6	159 4 10	- 7.89
Bishop	Wanganui ..	1883	310	3,558 8 1	3,000 11 7	557 16 6	- 3.49
Brunner	Brunnerton ..	1883	145	1,120 0 9	1,002 18 10	117 1 11	- 14.40
Blenheim Mistletoe	Blenheim ..	1884	129	884 11 8	858 11 8	26 0 0	- 7.21
Turanganui	Gisborne ..	1884	379	4,393 16 7	4,291 6 5	102 10 2	- 9.63
Pacific	Wellington ..	1886	710	4,630 19 4	4,276 4 4	354 15 0	- 7.10
Poneke	Petone ..	1886	175	1,886 13 5	1,719 7 9	167 5 8	- 6.22
Ponsonby	Ponsonby ..	1887	590	4,427 5 0	4,026 8 5	400 16 7	- 9.63
Star of Egmont	Patea ..	1891	78	581 6 5	505 8 7	75 17 10	- 5.11
Maitai	Nelson ..	1892	293	3,227 16 5	2,934 8 0	293 8 5	- 3.89
Morgan	Marton ..	1893	116	660 6 9	567 17 0	92 9 9	- 11.41
Horowhenua	Levin ..	1895	124	737 17 11	606 19 7	130 18 4	- 6.55
Otaki	Otaki ..	1895	84	587 7 0	496 11 3	90 15 9	- 5.43
Hawera	Hawera ..	1895	84	617 18 7	553 2 6	64 16 1	- 7.92
Holly	Johnsonville ..	1895	64	531 9 1	500 17 6	30 11 7	- 2.29
Takaka	Takaka ..	1895	107	476 13 10	404 6 2	72 7 8	- 17.26
Moturoa	N. Plymouth ..	1896	191	1,395 13 2	1,378 18 5	16 14 9	- 7.00
Star of Paeroa	Paeroa ..	1896	115	742 13 11	702 15 1	39 18 10	- 11.46
Pride of Waihi	Waihi ..	1897	184	446 18 2	350 8 9	96 9 5	- 12.74
Reefton	Reefton ..	1897	211	927 7 10	800 19 1	126 8 9	- 9.05
Victoria	Waikino ..	1899	109	690 0 5	577 15 3	112 5 2	- 8.94
Star of Newmarket	Auckland ..	1900	149	371 18 0	330 16 0	41 2 0	- 8.72
Pahiatua	Pahiatua ..	1902	75	227 9 6	201 10 4	25 19 2	- 5.62
Coronation	Wellington ..	1902	200	787 4 11	657 6 3	129 18 8	- 6.49
Alexandra	Karangahake ..	1902	130	367 5 1	285 8 2	81 16 11	- 6.24
Ruahine	Dannevirke ..	1903	143	651 14 4	559 9 5	92 4 11	- 6.27
Shannon	Shannon ..	1903	76	349 7 7	317 9 11	31 17 8	- 3.15
Eltham	Eltham ..	1903	66	265 1 8	201 2 10	63 18 10	- 5.34
Mungaroa	Upper Hutt ..	1903	63	240 7 0	205 10 0	34 17 0	- 5.65
Inglewood	Inglewood ..	1903	152	648 8 8	489 2 1	159 6 7	- 6.01
Myrtle	Eketahuna ..	1904	72	259 13 11	232 17 11	26 16 0	- 7.75
Okato	Okato ..	1904	20	115 13 0	109 12 6	6 0 6	- 5.73
Devonport	Devonport ..	1904	148	610 11 11	511 2 6	99 9 5	- 8.33
Te Aroha	Te Aroha ..	1904	70	188 8 10	188 4 10	0 4 0	- 6.00
Trafalgar	Wakefield ..	1905	100	191 15 8	185 17 11	5 17 9	- 8.38
Whangarei	Whangarei ..	1905	93	231 17 4	200 15 2	31 2 2	- 5.18
Seddon	Dunollie ..	1905	101	321 2 4	259 0 3	62 2 1	- 4.67
Waitemata	Auckland ..	1905	152	495 3 1	407 15 10	87 7 3	- 5.87
Buller	Westport ..	1905	87	379 18 4	353 9 7	26 8 9	- 4.77
Shedwood	Motupiko ..	1905	78	386 17 10	344 10 2	42 7 8	- 5.77

* Sick Fund only.

TABLE I.—MEMBERSHIP and FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
<i>U.A.O.D.—continued.</i>							
<i>Grand Lodge of the North Island—continued.</i>							
Eden Lodge	Auckland	1905	71	£ 292 12 2	£ 264 18 1	£ 27 14 1	- 5.12
Millerton	Millerton	1905	64	71 3 7	63 10 5	7 13 2	- 6.57
Makino	Feilding	1906	101	243 16 11	217 9 7	26 7 4	- 6.03
Fern-leaf	Greytown N.	1906	32	116 19 9	95 8 3	21 11 6	- 5.00
Stratford	Stratford	1906	71	170 14 1	139 9 5	31 4 8	- 5.94
Pride of Brooklyn	Wellington	1906	56	179 1 0	165 15 10	13 5 2	- 5.29
Blackball	Blackball	1906	67	146 2 9	105 9 8	40 13 1	- 4.86
Naumai	Motueka	1906	91	392 3 8	311 12 7	80 11 1	- 4.37
Pride of Hamilton	Hamilton	1906	63	187 0 2	184 0 2	3 0 0	- 6.24
Nelson Creek	Nelson Creek	1906	40	119 13 6	116 2 1	3 11 5	- 3.80
Island Bay	Island Bay	1906	61	148 8 0	131 15 10	16 12 2	- 5.03
Denniston	Denniston	1906	53	132 13 3	94 5 11	38 7 4	- 6.06
Pride of the West	Kumara	1906	45	138 12 3	114 6 8	24 5 7	- 5.54
Aramoho	Aramoho	1907	73	47 7 1	45 11 11	1 15 2	..
Grey Lynn	Grey Lynn	1907	90	195 3 7	171 4 0	23 19 7	..
Melrose	Kilbirnie	1907	104	230 0 6	181 10 6	48 10 0	..
Clifton	Waitara	1908	62	112 11 3	84 8 7	28 2 8	..
Karamea	Karamea	1908	59	90 0 3	81 13 11	8 6 4	..
Dominion	Thames	1908	60	112 2 0	89 0 1	23 1 11	..
Manawatu	Foxton	1908	66	100 10 11	99 10 3	1 0 8	..
Okotuku	Waverley	1908	15	33 17 2	25 7 2	8 10 0	..
Eastbourne	Rona Bay	1908	15	50 15 5	47 8 4	3 7 1	..
Wairoa	Wairoa H.B.	1908	65	99 13 0	65 19 5	33 13 7	..
Mackay	Taihape	1908	42	47 3 3	44 18 4	2 4 11	..
Light of Manukau	Onehunga	1909	27	16 3 4	14 18 4	1 5 0	..
Star of Rodney	Warkworth	1909	25	33 7 1	10 16 3	22 10 10	..
Total	..	..	10,160	78,063 2 1	70,379 16 0	7,683 6 1	- 8.37
<i>Grand Lodge of Canterbury—</i>							
<i>Central Body</i>							
Pioneer Lodge	Christchurch	1875	315	5,339 5 7	9,727 16 0	462 8 0	..
Hope of St. Albans	St. Albans	1879	155	2,557 17 7	2,429 0 10	128 16 9	- 3.08
Mistletoe	Christchurch	1879	301	2,271 15 1	2,209 14 1	62 1 0	- 6.18
Oak of Sydenham	Sydenham	1879	225	3,579 19 8	3,353 16 10	226 2 10	- 8.94
Ethelbert	Springston	1880	69	836 16 8	780 7 0	56 9 8	- 11.76
Lyttelton Hearts of Oak	Lyttelton	1880	123	923 11 7	845 0 7	78 11 0	- 10.98
Star of Anglesea	Lincoln	1880	66	1,704 15 8	1,652 19 10	51 15 10	- 2.26
Perseverance	Addington	1880	142	938 16 8	906 19 9	31 16 11	- 12.82
Hope of Amberley	Amberley	1880	56	467 16 3	443 12 3	24 4 0	- 13.12
Anchor	Woolston	1880	184	1,513 5 5	1,415 1 4	98 4 1	- 10.36
Bud of Hope	Rangiora	1880	93	1,321 5 0	1,091 9 1	229 15 11	- 11.57*
Ohoka	Ohoka	1882	31	477 12 6	471 12 9	5 19 9	- 15.58
Timaru	Timaru	1882	355	4,262 0 8	4,096 13 4	165 7 4	- 4.64
Trafalgar	Kaiaipoi	1882	67	370 19 1	365 7 7	5 11 6	- 14.66
Star of Ashburton	Ashburton	1883	173	2,028 12 7	1,906 13 9	121 18 10	- 7.80
Old Oak	Southbridge	1883	67	619 14 5	557 13 3	62 1 2	- 12.09
Ivy of Linwood	Linwood	1888	159	942 6 11	866 17 4	75 9 7	- 5.01
Ellesmere	Doyleston	1895	36	273 2 11	235 11 8	37 11 3	- 10.41
Olive Branch	Hornby	1897	27	201 2 3	192 19 1	8 3 2	- 12.36
Lily of Richmond	Burwood	1902	75	184 13 6	161 6 10	23 6 8	- 3.29
Ivy	Waimate	1903	63	338 12 2	266 11 5	72 0 9	- 5.22
Success of Ashburton	Ashburton	1904	12	51 10 5	51 10 5	..	- 1.87
Queen of the Oak	Sydenham	1908	57	128 2 10	114 13 2	13 9 8	..
Total	..	..	2,851	41,523 19 5	39,445 0 2	2,078 19 3	- 7.41
<i>Grand Lodge of Otago and Southland—</i>							
<i>Central Body</i>							
Otago Lodge	Dunedin	1880	228	5,059 10 1	4,829 4 7	230 5 6	..
Enterprise	S. Dunedin	1880	222	3,278 3 10	2,995 2 6	283 1 4	- 3.15
Royal Oak	Caversham	1881	181	1,138 5 7	1,013 4 3	125 1 4	- 15.39
Acorn	Invercargill	1881	350	3,477 14 9	2,935 2 9	542 12 0	- 7.83
Linden	Roslyn	1883	91	1,487 10 8	1,383 16 8	103 14 0	- 7.84
West Harbour	Rothsay	1883	109	1,333 11 5	1,292 8 6	46 2 11	- 4.63
Endeavour	Oamaru	1884	249	2,373 0 4	2,238 1 3	134 19 1	- 11.57
Good Intent	Mosgiel	1885	130	1,593 4 9	1,538 9 10	54 14 11	- 2.43
Rose of Palmerston	Palmerston S.	1886	87	1,231 11 9	1,137 9 6	94 2 3	- 6.38
Gore	Gore	1889	147	748 14 3	688 8 0	60 6 3	- 8.67
Lily of the Valley	N. Dunedin	1893	100	581 5 4	469 10 6	111 14 10	- 7.62
Oraka	Colac Bay	1899	29	234 9 1	205 8 9	29 0 4	- 7.87
St. Patrick's	Waikouaiti	1899	75	315 2 11	239 13 4	75 9 7	- 7.52
Pride of Mornington	Mornington	1900	58	311 0 8	296 18 6	14 2 2	- 7.81
Star of Tuapeka	Lawrence	1902	86	419 8 0	385 19 0	33 9 0	- 8.36
Bay	Dunedin	1905	48	132 6 3	94 13 9	37 12 6	..
Hampden	Hampden	1905	46	170 19 0	145 14 6	25 4 6	..
Alexandra	Alexandra	1909	41	37 14 9	10 7 2	27 7 7	..
Total	..	..	2,277	26,517 17 3	24,394 11 5	2,123 5 10	- 8.42

Valued separately: Sick Fund only.

TABLE I.—MEMBERSHIP and FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
<i>U.A.O.D.—continued.</i>							
<i>Lodge separately registered—</i> All Nations Lodge	Port Chalmers	1883	165	£ s. d. 1,638 14 6	£ s. d. 1,504 7 4	£ s. d. 134 7 2	£ - 3·07
Total of Order .. .. .	..	..	15,453	147,743 13 3	135,723 14 11	12,019 18 4	
<i>I.O.R.</i>							
<i>New Zealand District—</i>							
Central Body	Auckland .. .. .	..	..	12,722 16 0	12,442 19 10	279 16 2	..
Hope of Auckland Tent	"	1863	257	1,818 19 5	1,654 10 7	164 8 10	..
Star of Hauraki	Thames	1870	59	2,369 17 5	2,350 3 3	19 14 2	..
Northern Star	Aratapu	1881	14	11 6 11	8 8 7	2 18 4	..
Gordon	Onehunga	1885	65	211 13 7	181 11 2	30 2 5	..
Whangaroa	Whangaroa	1886	25	25 7 9	4 13 4	20 14 5	..
Advance	Waihi	1899	35	16 18 9	9 9 1	7 9 8	..
Mahurangi Homeguard Tent	Warkworth	1902	27	37 3 0	7 17 2	29 5 10	..
Total .. .. .	..	..	492	17,214 2 10	16,659 13 0	554 9 10	+ 6·07*
<i>New Zealand Central District—</i>							
Central Body	Wellington .. .. .	..	9	12,874 0 2	12,237 10 2	636 10 0	..
Hope of Wellington Tent	"	1866	152	8,333 19 1	8,270 18 3	63 0 10	+ 16·2
Hope of Napier	Napier	1870	58	422 2 6	419 18 8	2 3 10	- 10·3
Bon Accord	Blenheim	1871	16	444 18 9	444 18 9	..	+ 0·4
Perseverance	Wellington	1872	49	1,248 8 8	1,239 16 10	8 11 10	- 3·4
Haste to the Rescue	"	1872	35	739 11 0	717 11 5	21 19 7	+ 22·5
Bud of Promise	Nelson	1874	151	2,816 6 4	2,807 0 4	9 6 0	+ 0·2
Unity	New Plymouth	1875	130	1,240 0 0	1,167 8 6	72 11 6	- 9·2
Excelsior	Wellington	1875	73	1,181 10 10	1,127 1 3	54 9 7	- 4·9
Hope of Dunedin	Dunedin	1876	254	2,787 8 10	2,727 12 9	59 16 1	- 8·8
Pride of Christchurch	Christchurch	1877	324	2,719 11 7	2,683 5 4	36 6 3	- 7·6
Murihiku	Invercargill	1877	160	3,046 12 3	3,026 3 3	20 9 0	- 13·4
Hope of Ormondville	Ormondville	1878	33	429 18 11	367 17 11	62 1 0	- 18·8
Hope of Woodville	Woodville	1878	15	810 1 2	808 11 9	1 9 5	- 1·5
Masterton	Masterton	1881	84	745 12 10	740 1 7	5 11 3	- 13·6
Hope of Carterton	Carterton	1883	35	764 6 7	719 4 3	45 2 4	- 6·0
Star of Wakefield	Wakefield	1883	54	974 1 3	971 13 0	2 8 3	- 6·8
Hope of Johnsonville	Johnsonville	1884	19	638 17 6	635 6 1	3 11 5	+ 10·3
Rescue	Nelson	1886	30	15 13 10	..	15 13 10	- 6·8
Onward	Palmerston N.	1891	37	184 7 10	172 10 6	11 17 4	- 5·6
Gisborne	Gisborne	1892	55	389 14 5	336 4 11	53 9 6	- 17·1
Pride of Egmont	Hawera	1893	25	243 19 3	234 8 9	9 10 6	- 15·5
Brightwater	Brightwater	1894	19	8 13 2	5 0 0	3 13 2	- 17·4
Pahiatua	Pahiatua	1894	11	5 0 0	5 0 0	..	- 17·8
Lily of the South	Invercargill	1895	44	148 13 11	134 13 8	14 0 3	- 3·2
Wai Aroha	Stratford	1898	13	5 18 9	5 0 10	0 17 11	- 7·7
Moa	Inglewood	1899	21	11 2 9	7 11 10	3 10 11	- 7·7
New Century	Levin	1901	28	149 6 11	132 16 8	16 10 3	- 17·0
Waingoro	Cardiff	1901	16	12 16 3	5 0 0	7 16 3	- 13·1
Star of Petone	Petone	1904	41	5 0 0	5 0 0	..	..
Hope of Wanganui	Wanganui	1906	24	5 5 9	5 0 0	0 5 9	..
Kia Ora	Hastings	1907	39	5 0 0	5 0 0	..	..
Ashburton	Ashburton	1907	26	4 2 10	..	4 2 10	..
Total .. .. .	..	..	2,080	43,412 3 11	42,165 7 3	1,246 16 8	- 4·99
<i>Not in any District.</i>							
Star of Hope Tent	Hokitika	1869	11	237 12 0	207 6 2	30 5 10	- 24·42
Total of Order .. .. .	..	..	2,573	60,863 18 9	59,032 6 5	1,831 12 4	
<i>S.D.T.</i>							
<i>National Division of New Zealand—</i>							
Central Body	Addington .. .. .	..	..	6,995 6 7	6,896 12 9	98 13 10	..
Perseverance Division	Christchurch	1872	68	875 7 3	867 7 5	7 19 10	..
Resolution	Rangiora	1873	83	690 13 2	656 12 5	34 0 9	..
Excelsior	Addington	1885	57	51 5 11	15 8 1	35 17 10	..
Elim	St. Albans	1885	74	106 2 11	7 19 4	98 3 7	..
Helpmate	Ashburton	1886	23	19 18 7	8 7 3	11 11 4	..
Advance	Wellington	1887	29	35 8 4	9 13 10	25 14 6	..
Sunbeam	Wanganui	1888	34	16 16 3	7 13 7	9 2 8	..
Hope of Sydenham	Sydenham	1889	37	24 4 6	7 7 0	16 17 6	..
Total .. .. .	..	..	405	8,815 3 6	8,477 1 8	338 1 10	- 2·51
<i>Divisions separately registered—</i>							
Antidote Division	Dunedin	1871	201	5,150 5 7	4,780 0 7	370 5 0	- 7·97
Progress	Kaipoi	1872	117	2,535 9 7	2,433 5 4	102 4 3	- 0·43
Total .. .. .	..	..	318	7,685 15 2	7,213 5 11	472 9 3	
Total of Order .. .. .	..	..	723	16,500 18 8	15,690 7 7	810 11 1	

* Subject to a deduction of a liability on account of Eden Tent seceding, and not included in valuation.

TABLE I.—MEMBERSHIP and FUNDS—continued.

NAME OF SOCIETY AND BRANCH.	Place of Establishment.	Year of Establishment.	Number of Members on Dec. 31, 1909.	Total Worth.	Sick and Funeral Fund, including Surplus.	Management and other Funds, Goods, &c.	Surplus or Deficiency per Member at Last Valuation.
H.A.C.B.S.							
<i>New Zealand District—</i>							
				£ s. d.	£ s. d.	£ s. d.	£
Central Body ..	Auckland ..	..	..	8,938 3 0	7,795 2 2	1,143 0 10	..
Grahamstown Branch ..	Thames ..	1870	49	71 11 0	25 9 10	46 1 2	-12-22
St. Joseph's ..	Dunedin ..	1873	305	2,242 8 1	1,615 9 11	626 18 2	-12-97
St. Patrick's ..	Christchurch ..	1874	227	1,992 15 2	1,775 2 2	217 13 0	-15-51
St. Patrick's ..	Wellington ..	1874	245	624 4 4	371 13 9	252 10 7	-14-08
St. John's ..	Napier ..	1874	84	560 10 8	519 9 5	41 1 3	..
St. Joseph's ..	N. Plymouth ..	1876	24	143 11 9	110 8 11	33 2 10	-21-14
St. John's ..	Leeston ..	1882	30	470 10 11	391 6 8	79 4 3	-12-56
St. Patrick's ..	Lincoln ..	1882	43	326 18 11	269 15 4	57 3 7	-11-18
St. Mary's ..	Timaru ..	1882	153	1,155 11 6	958 13 7	196 17 11	-15-80
St. Joseph's ..	Hastings ..	1885	89	345 19 10	320 3 8	25 16 2	- 9-08
St. Michael's ..	Masterton ..	1886	36	388 17 9	354 4 6	34 13 3	..
Our Lady of Perpetual Succour Branch ..	Milton ..	1891	30	140 0 0	110 3 0	29 17 0	..
St. Patrick's Branch ..	Oamaru ..	1891	85	444 9 3	417 11 2	26 18 1	..
St. Columbkille's Branch ..	Dennistown ..	1901	40	103 18 8	81 2 10	22 15 10	..
St. Patrick's ..	Waimate ..	1901	47	231 14 8	207 11 10	24 2 10	..
St. Canice's ..	Westport ..	1901	71	275 19 3	252 12 8	23 6 7	..
St. Patrick's ..	Palmerston N. ..	1903	48	274 4 9	236 19 10	37 4 11	..
St. Patrick's ..	Reefton ..	1903	22	190 15 11	190 15 11	..	..
St. Mary's ..	Wellington ..	1904	16	199 18 11	176 13 11	23 5 0	..
St. Aloysius's ..	" ..	1904	54	100 3 6	57 7 3	42 16 3	..
St. Patrick's ..	Ashburton ..	1904	54	261 14 10	251 3 10	10 11 0	..
St. Joseph's ..	Waihi ..	1904	37	174 5 11	85 7 6	88 18 5	..
Sts. Peter and Paul's ..	Hutt ..	1905	36	160 12 11	128 18 5	31 14 6	..
St. Ita's ..	Hawera ..	1906	45	144 11 9	93 7 1	51 4 8	..
St. Mary's ..	Taihape ..	1906	30	114 18 9	72 1 9	42 17 0	..
Sts. Peter and Paul's ..	Gore ..	1908	37	62 7 10	39 6 8	23 1 2	..
Total of Order ..	..	..	1,937	20,140 19 10	16,908 3 7	3,232 16 3	..
P.A.F.S.A.							
<i>Grand Council of New Zealand—</i>							
Central Body ..	Auckland ..	..	..	8,072 16 8	7,503 14 0	569 2 8	..
Prince of Wales Lodge ..	Thames ..	1873	59	799 2 1	782 8 6	16 13 7	-22-36
Excelsior ..	Green Island ..	1876	125	885 18 3	779 19 4	105 18 11	- 6-93
Wickliffe ..	Napier ..	1877	33	785 0 0	784 16 10	0 3 2	- 5-72
John Knox ..	Wellington ..	1879	71	1,096 4 6	1,005 4 3	31 0 3	- 6-55
Alexandra ..	Auckland ..	1879	79	972 17 6	899 6 4	73 11 2	-12-15
Triumph ..	S. Dunedin ..	1883	152	1,405 5 6	1,239 5 1	166 0 5	-14-74
Valley True Blue ..	N.E. Valley ..	1883	73	397 0 3	380 3 0	16 17 3	-12-78
Star of Hastings ..	Hastings ..	1883	38	418 3 7	406 18 4	11 5 3	- 1-94
Star of Oamaru ..	Oamaru ..	1883	121	1,612 2 11	1,529 10 4	82 12 7	- 8-99
St. Albans ..	Auckland ..	1896	34	483 6 9	482 13 9	0 13 0	+ 0-23
Queen's Own ..	Christchurch ..	1905	158	705 9 3	664 15 5	40 13 10	-16-70
Total of Order ..	..	..	943	17,573 7 3	16,458 15 2	1,114 12 1	-12-22
R.E.B.S.							
Otago R.E.B.S. ..	Dunedin ..	1875	73	2,421 17 10	2,393 10 4	28 7 6	-16-14
Grand Total ..	..	..	64,428	1,266,296 15 3	1,171,562 9 4	94,734 5 11	..

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS for the Year 1909.

NAME OF SOCIETY AND BRANCH.	Number of Members				Sickness Experience.					Deaths of Registered Wives.				
	Admitted by		Left by		Total.	At Beginning of Year.	At End of Year.	Sick during Year.	Total.		First Six Months.	Second Six Months.	After Twelve Months.	
	Initiation and Re-Statement	Clearance and Amalgamation.	Death.	Clearance.										Arrears, &c.
MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS—														
NEW ZEALAND BRANCH—														
Auckland District	453	11	464	33	21	274	328	3,560	3,696	702	6,481	3,149	1,950	16
Hawke's Bay	72	2	74	11	7	197	145	1,410	1,339	226	1,872	1,216	536	5
New Plymouth	77	4	81	10	2	60	72	827	886	118	1,238	691	439	2
Wanganui	65	8	73	7	7	145	159	1,108	1,022	151	1,247	710	486	3
Wellington	155	3	158	14	3	141	158	2,117	2,117	328	3,164	1,466	1,559	8
Nelson	36	2	38	7	4	36	47	897	888	173	2,216	844	1,188	2
Motueka	25	1	26	3	1	5	9	496	513	108	1,137	524	477	1
Westland	17	3	20	7	2	12	21	205	204	54	1,439	221	428	1
Ashley	62	..	62	6	2	40	48	1,108	1,122	187	1,639	871	480	2
Ashburton	19	..	19	3	2	26	31	441	429	77	521	386	92	1
Total—New Zealand Branch	981	34	1,015	101	51	866	1,018	12,169	12,166	2,124	19,984	10,082	8,638	41
DISTRICTS SEPARATELY REGISTERED—														
Marlborough District	16	..	16	2	..	14	16	169	169	38	518	187	192	..
North Westland	78	3	81	4	5	59	68	444	457	99	1,207	526	527	1
North Canterbury	141	12	153	11	6	102	119	2,025	2,059	363	3,617	1,920	331	9
Lytelton	25	..	25	3	1	33	37	521	509	119	954	488	70	2
South Canterbury	43	5	48	2	4	36	42	548	554	85	673	379	26	2
Otago	245	17	262	26	24	217	267	4,422	4,417	670	7,020	2,549	443	14
Southland	136	8	144	7	11	76	94	1,637	1,687	255	2,140	1,149	866	9
Total—Separately registered	684	45	729	55	51	537	643	9,766	9,852	1,629	16,130	7,201	7,641	37
Total of Order	1,665	79	1,744	156	102	1,403	1,661	21,935	22,018	3,753	36,115	17,284	2,551	78
INDEPENDENT ORDER OF ODD FELLOWS OF NEW ZEALAND	762	88	850	17	83	642	742	4,584	4,632	646	3,946	2,961	258	17
NATIONAL INDEPENDENT ORDER OF ODD FELLOWS—														
Auckland Provincial District	58	2	60	3	..	37	40	458	478	91	621	541	80	2
Aorangi Lodge	14	..	14	..	..	15	15	154	153	26	160	135	25	1
ANCIENT ORDER OF FORESTERS—														
Auckland District	251	32	283	19	10	155	184	2,109	2,208	419	3,150	1,811	285	9
Hawke's Bay	97	3	100	10	6	61	77	1,093	1,116	181	1,522	875	119	4
Taranaki	109	..	109	4	1	61	66	1,166	1,209	187	1,337	974	133	1
Wellington	366	30	396	23	25	289	337	4,314	4,373	722	6,109	3,364	387	18
Nelson	68	1	69	13	2	35	50	907	926	203	1,987	861	181	6
Canterbury United	76	6	82	6	8	60	74	1,204	1,212	198	2,299	1,079	206	4
South Canterbury	49	1	50	5	2	23	30	716	736	119	1,009	543	81	2
United Otago	323	8	331	27	17	225	269	3,399	3,461	540	5,659	2,820	389	19
Court separately registered	3	..	3	..	..	3	3	49	49	14	133	81	..	1
Total of Order	1,342	81	1,423	107	71	912	1,080	14,957	15,290	2,583	23,203	12,413	1,783	64

TABLE II.—NUMERICAL PROGRESS, MORTALITY, and SICKNESS FOR THE YEAR 1909—continued.

NAME OF SOCIETY AND BRANCH.	Number of Members						Sickness Experience.				Deaths of Registered Wives.		
	Admitted by		Total.	Left by			Total.	Wks. ds.	First Six Months.	Second Six Months.		After Twelve Months.	
	Initiation and Reinstatement.	Clearance and Amalgamation.		Death.	Clearance.	Arrears, &c.							At Beginning of Year.	At End of Year.	Sick during Year.	Total.	Wks. ds.
ANCIENT ORDER OF SHEPHERDS— Total A.O.S.	2	..	2	..	7	100	95	29	394 0	Wks. ds. 134 0	Wks. ds. 13 0	Wks. ds. 247 0	1
UNITED ANCIENT ORDER OF DRUIDS— Grand Lodge of the North Island of New Zealand	1,526	172	1,698	40	1,098	9,778	10,160	1,473	7,553 1	6,019 5	710 4	822 4	13
Grand Lodge of Canterbury	295	19	314	16	174	2,754	2,851	491	3,547 3	2,262 0	292 0	993 3	13
Grand Lodge of Otago and Southland Lodges separately registered	270	26	296	17	171	2,208	2,277	321	2,443 2	1,626 5	160 3	656 0	18
..	15	3	18	2	14	163	165	41	218 1	191 1	27 0	..	..
Total of Order	2,106	220	2,326	75	1,452	14,903	15,453	2,326	13,762 1	10,099 5	1,130 1	2,472 1	44
INDEPENDENT ORDER OF RECHABITES— New Zealand District	54	7	61	1	25	458	482	76	682 2	346 1	56 1	280 0	1
..	310	37	347	15	134	1,929	2,080	278	2,041 4	1,506 5	164 1	370 4	6
..	..	..	..	..	..	11	11	5	62 2	62 2	..	..	..
..
Total of Order	364	44	408	16	159	2,398	2,573	359	2,786 2	1,915 2	220 2	650 4	7
SONS AND DAUGHTERS OF TEMPERANCE— National Division of New Zealand Divisions separately registered	15	5	20	3	1	405	405	62	607 1	313 4	49 3	244 0	1
..	7	..	7	2	9	322	318	54	554 1	198 2	54 1	301 4	3
..
Total of Order	22	5	27	5	1	727	723	116	1,161 2	512 0	103 4	545 4	4
HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY— New Zealand District	350	26	376	9	187	1,792	1,937	270	2,192 0	1,140 2	139 4	912 0	12
PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA— Grand Council of New Zealand	87	1	88	13	41	915	943	151	1,403 2	783 0	177 3	442 5	5
RAILWAY EMPLOYERS' BENEFIT SOCIETIES— Total R.E.B.S.	..	..	..	2	..	75	73	31	811 5	124 5	38 0	649 0	1
..
Grand Total	6,772	546	7,318	403	4,880	62,998	64,428	10,381	86,558 3	48,045 1	6,581 1	31,932 1	236

TABLE III.—SICK and FUNERAL FUNDS.—Receipts and Expenditure for the Year 1909.

NAME OF SOCIETY AND BRANCH.	Receipts.					Expenditure.				Total Receipts.	Total Expenditure.	Amount on 31st December, 1909.
	Contributions of Own Members.	Entrance and Clearance Fees.	Interest and Rent.	Repayments by Central Body.	Other Receipts.	Sick-pay to Own Members.	Funeral Donations.	Contributions or Levies to Central Body.	Other Expenditure.			
	£	£	£	£	£	£	£	£	£	£	£	£
M.U.I.O.O.F.												
N.Z. Branch, Central Body ..	13	..	..	..	..	..	..	..	..	13	..	26
Auckland District ..	7,238	..	3,874	870	3,727	5,157	956	3,157	2,349	15,709	11,619	81,455
Hawke's Bay ..	2,543	..	1,725	280	249	1,433	270	286	1,354	4,797	3,343	34,650
New Plymouth ..	1,367	..	985	190	11	876	250	219	..	2,553	1,345	22,033
Wanganui ..	1,559	..	860	125	370	995	152	387	..	2,914	1,534	20,220
Wellington ..	2,906	..	2,886	290	332	2,046	305	592	458	6,414	3,396	60,454
Nelson ..	1,500	..	1,149	186	1,875	1,288	186	349	2,650	4,710	4,473	27,718
Motueka ..	775	..	495	66	45	806	84	103	..	1,381	993	12,029
Westland ..	248	2	273	170	3	361	130	171	85	696	747	5,534
Ashley ..	1,697	4	1,013	190	70	1,035	190	262	62	2,974	1,549	24,006
Ashburton ..	782	..	490	70	46	434	100	114	34	1,388	682	11,194
Total N.Z. Branch ..	20,628		613,750	2,437	6,728	14,431	2,623	5,640	6,987	43,549	29,681	299,319
DISTRICTS SEPARATELY REGISTERED.												
Marlborough District ..	182	..	392	..	..	345	..	37	2	574	384	8,281
North Westland ..	622	..	660	66	..	399	96	53	87	1,348	1,075	12,250
North Canterbury ..	3,060	..	1,813	400	22	2,340	350	453	56	5,295	3,199	40,481
Lyttelton ..	875	..	891	70	..	633	90	88	18	1,836	879	16,598
South Canterbury ..	888	4	385	80	169	507	80	174	..	1,526	761	8,610
Otago ..	6,725	132	5,401	820	382	4,592	820	995	217	13,460	6,624	115,853
Southland ..	2,278	..	1,192	320	24	1,615	310	202	134	3,814	2,261	27,576
Total separately registered	14,630		13610,734	1,756	597	10,921	1,746	2,002	514	27,853	15,183	229,649
Total of Order ..	35,258		14224,484	4,193	7,325	25,352	4,369	7,642	7,501	71,402	44,864	528,968
I.O.O.F.												
New Zealand ..	6,895	..	2,720	2,035	13200	3,078	700	14,809	3,744	24,850	22,331	59,757
N.I.O.O.F.												
Auckland Provincial District ..	573	..	137	87	87	591	87	91	..	884	769	4,423
B.U.O.O.F.												
Aorangi Lodge ..	182	4	112	..	..	148	12	..	..	298	160	2,392
A.O.F.												
Auckland District ..	3,042	1	1,422	450	312	2,423	470	273	315	5,227	3,481	29,990
Hawke's Bay ..	1,542	..	1,741	596	12	1,167	330	701	67	3,891	2,265	31,436
Taranaki ..	1,551	..	1,075	150	72	972	150	215	..	2,843	1,337	22,713
Wellington ..	6,182	3	3,519	1,300	693	4,085	1,280	1,703	6	11,697	7,074	74,482
Nelson ..	1,322	18	1,069	455	24	1,332	475	277	164	2,888	2,248	23,442
Canterbury United ..	1,654	6	1,668	200	143	1,387	180	335	..	3,671	1,902	35,098
South Canterbury ..	906	12	644	124	20	681	132	144	..	1,706	957	13,410
United Otago ..	4,573	..	2,800	720	139	3,343	740	856	3	8,232	4,942	59,976
Courts separately registered ..	65	1	35	..	..	89	10	..	..	101	99	1,213
Total of Order ..	20,837		4113,973	3,995	1,415	15,479	3,767	4,504	555	40,261	24,305	291,760
A.O.S.												
Total A.O.S. ..	108	..	71	..	1	148	5	..	..	180	153	1,243
U.A.O.D.												
Grand Lodge of the North Island of New Zealand.	14,738	..	2,822	825	2,475	6,495	842	2,621	49	20,860	10,007	70,156
Grand Lodge of Canterbury ..	3,869	1	1,880	610	219	2,636	600	832	..	6,579	4,068	39,441
Grand Lodge of Otago and Southland	3,341	..	1,032	450	512	1,835	480	592	..	5,335	2,907	24,357
Lodges separately registered ..	222	..	75	40	..	204	40	39	..	337	283	1,496
Total of Order ..	22,170		15,809	1,925	3,206	11,170	1,962	4,084	49	33,111	17,265	135,450
I.O.R.												
New Zealand District ..	714	..	834	40	478	453	31	566	4	2,066	1,054	16,660
New Zealand Central District	2,203	..	2,261	523	57	1,660	493	567	1	5,044	2,721	41,554
Tents separately registered ..	19	..	11	..	..	24	..	5	..	30	29	207
Total of Order ..	2,936	..	3,106	563	535	2,137	524	1,138	5	7,140	3,804	58,421
S. and D.T.												
National Division of New Zealand Divisions separately registered	619	..	359	140	170	364	80	307	..	1,288	751	8,471
	439	1	435	..	1	296	70	..	..	876	366	7,197
Total of Order ..	1,058		794	140	171	660	150	307	..	2,164	1,117	15,668
H.A.C.B.S.												
New Zealand District ..	2,282	47	792	310	357	1,423	310	467	10	3,788	2,210	16,716
P.A.F.S.A.												
Grand Council of New Zealand	1,392	12	808	440	52	1,005	440	281	84	2,704	1,810	16,342
R.E.B.S.												
Total R.E.B. Societies ..	139	..	110	..	..	215	50	..	..	249	265	2,394
Grand Total ..	93,830		24852,916	13688	26349	61,406	12,376	33,323	11,948	187031	119053	1133534

TABLE IV.—MEDICAL and MANAGEMENT EXPENSES FUNDS.—Receipts and Expenditure for the Year 1909.

NAME OF SOCIETY AND BRANCH.	Receipts.			Expenditure.				Total Receipts.	Total Expenditure.	Amount at End of Year.
	Contributions of Over Members.	Interest and Rent.	Other Receipts.	Medical Attendance and Medicine.	Expenses of Management.	Levies to Central Body.	Other Expenditure.			
	£	£	£	£	£	£	£	£	£	£
M.U.I.O.O.F.										
N.Z. Branch, Central Body ..								42		61
Auckland District ..	5,116	238	1,093	3,207	1,473	617	107	6,447	5,404	6,683
Hawke's Bay ..	2,126	236	208	1,527	610	225	13	2,570	2,375	739
New Plymouth ..	1,518	2	9	1,067	314	140	52	1,529	1,573	218
Wanganui ..	1,345	238	48	1,012	394	89	54	1,631	1,549	5,352
Wellington ..	2,733	78	89	1,890	791	189	33	2,900	2,903	1,980
Nelson ..	1,077	2	199	640	316	157	17	1,278	1,130	361
Motueka ..	627		1	378	121	63	12	628	574	214
Westland ..	443			250	114	29	7	443	400	109
Ashley ..	1,138	3	8	682	288	132	2	1,149	1,104	440
Ashburton ..	492	10	12	325	139	61	2	514	527	93
Total N.Z. Branch ..	16,615	808	1,708	10,978	4,560	1,702	299	19,131	17,539	16,250
DISTRICTS SEPARATELY REGISTERED.										
Marlborough District ..	296		36	214	88	14	26	332	342	19
North Westland ..	683	48	50	404	300	58	29	781	791	51
North Canterbury ..	2,450	156	34	1,829	610	140	235	2,640	2,814	3,628
Lyttelton ..	638		3	522	162	66	16	641	766	104
South Canterbury ..	934	5	26	743	207	21		965	971	129
Otago ..	6,732	311	113	4,423	1,891	220	365	7,156	6,899	7,635
Southland ..	2,279	12	26	1,668	453	185	8	2,317	2,314	588
Total separately registered ..	14,012	532	288	9,803	3,711	704	679	14,832	14,897	12,154
Total of Order ..	30,627	1,340	1,996	20,781	8,271	2,406	978	33,963	32,436	28,404
I.O.O.F.										
New Zealand ..	6,630	221	751	4,086	1,940	722	787	7,602	7,535	2,901
N.I.O.O.F.										
Auckland Provincial District ..	596		3	390	152	36	72	599	650	377
B.U.O.O.F.										
Aorangi Lodge ..	214			137	71	2	1	214	211	69
A.O.F.										
Auckland District ..	3,258	73	53	2,012	970	267	73	3,384	3,322	1,741
Hawke's Bay ..	1,916		42	1,451	451	106	9	1,958	2,017	113
Taranaki ..	1,514		1	1,048	369	111	6	1,515	1,534	267
Wellington ..	6,448	45	228	4,195	2,174	307	50	6,721	6,726	2,592
Nelson ..	1,453	15	43	970	343	93	20	1,511	1,426	827
Canterbury United ..	1,546	4	112	1,123	396	124	51	1,662	1,694	591
South Canterbury ..	1,015		17	772	177	38	5	1,032	992	492
United Otago ..	5,067	126	99	3,459	1,338	304	100	5,292	5,201	2,649
Courts separately registered ..	69	11		34	41			80	75	162
Total of Order ..	22,286	274	595	15,064	6,259	1,350	314	23,155	22,987	9,434
A.O.S.										
Total A.O.S. ..	32		5		34			37	34	14
U.A.O.D.										
Grand Lodge of the North Island of New Zealand	15,057	133	444	9,012	4,733	922	759	15,634	15,426	4,279
Grand Lodge of Canterbury ..	4,462	6	54	2,936	1,318	277	17	4,522	4,548	1,059
Grand Lodge of Otago and Southland	3,656	38	18	2,393	947	255	291	3,712	3,886	890
Lodges separately registered ..	266		4	161	83	18	22	270	284	86
Total of Order ..	23,441	177	520	14,502	7,081	1,472	1,089	24,138	24,144	6,314
I.O.R.										
New Zealand District ..	712	11	6	407	216	87	40	729	750	177
New Zealand Central District	2,838	35	85	1,615	882	405	239	2,958	3,141	507
Tents separately registered ..	12				11	1		12	12	25
Total of Order ..	3,562	46	91	2,022	1,109	493	279	3,699	3,903	709
S. and D.T.										
National Division of New Zealand	539	2	22	305	140	92	10	563	547	68
Divisions separately registered	335			217	105			335	322	448
Total of Order ..	874	2	22	522	245	92	10	898	869	516
H.A.C.B.S.										
New Zealand District ..	2,749	14	320	1,915	685	209	43	3,083	2,852	1,696
P.A.F.S.A.										
Grand Council of New Zealand	1,403	11	24	830	401	178	130	1,438	1,539	232
R.E.B.S.										
Total R.E.B.S. ..	119			77	44			119	121	18
Grand Total ..	92,533	2,085	4,327	60,326	26,292	6,960	3,703	98,945	97,281	50,684

TABLE V.—DISPOSITION of FUNDS as on the 31st December, 1909.

NAME OF SOCIETY AND BRANCH.	Total.	Investments at Interest.	Value of Land and Buildings.	Cash not bearing Interest.	Value of Goods, Furniture, and Regalia.	Other Assets.
M.U.I.O.O.F.	£	£	£	£	£	£
N.Z. Branch, Central Body	248	162	..	73	13	..
Auckland District	91,355	53,414	28,502	2,724	927	788
Hawke's Bay	41,503	34,180	5,735	1,383	58	147
New Plymouth	22,648	19,331	1,927	1,231	122	37
Wanganui	26,157	13,822	11,758	231	323	23
Wellington	67,565	42,561	23,285	1,404	249	66
Nelson	35,884	33,566	1,046	1,092	82	98
Motueka	15,984	13,612	1,196	922	59	195
Westland	5,658	4,486	940	213	15	4
Ashley	25,501	22,232	2,775	279	173	42
Ashburton	11,712	8,698	2,455	446	87	26
Total New Zealand Branch	344,215	251,064	79,619	9,998	2,108	1,426
DISTRICTS SEPARATELY REGISTERED.						
Marlborough District	10,838	10,547	..	184	46	61
North Westland	12,764	10,852	1,195	687	7	23
North Canterbury	44,958	38,224	4,578	1,583	389	184
Lyttelton	18,230	15,747	1,200	855	92	336
South Canterbury	8,776	6,704	1,873	161	..	38
Otago	136,401	123,337	7,426	2,815	508	2,315
Southland	29,977	27,964	650	640	344	379
Total separately registered	261,944	233,375	16,922	6,925	1,386	3,336
Total of Order	606,159	484,439	96,541	16,923	3,494	4,762
I.O.O.F.						
New Zealand	71,246	57,702	6,407	4,117	1,067	1,953
N.I.O.O.F.						
Auckland Provincial District	4,936	4,563	..	132	122	119
B.U.O.O.F.						
Aorangi Lodge	2,544	2,470	..	44	10	20
A.O.F.						
Auckland District	33,296	26,833	4,201	1,139	1,019	104
Hawke's Bay	31,954	26,485	3,168	1,126	206	969
Taranaki	23,245	21,379	1,246	488	119	13
Wellington	82,282	63,844	13,478	3,187	1,500	273
Nelson	24,344	21,918	808	1,540	74	4
Canterbury United	36,967	34,329	1,448	693	301	196
South Canterbury	13,976	11,341	2,167	267	201	..
United Otago	67,437	62,941	1,584	2,007	473	432
Courts separately registered	1,379	536	670	15	158	..
Total of Order	314,880	269,606	28,770	10,462	4,051	1,991
A.O.S.						
Total A.O.S.	1,287	1,208	..	65	14	..
U.A.O.D.						
Grand Lodge of North Island of New Zealand	78,063	55,522	11,904	8,394	1,594	649
Grand Lodge of Canterbury	41,524	38,095	1,614	947	490	378
Grand Lodge of Otago and Southland	26,518	21,186	3,438	726	739	429
Lodges separately registered	1,639	780	740	72	47	..
Total of Order	147,744	115,583	17,696	10,139	2,870	1,456
I.O.R.						
New Zealand District	17,214	16,530	..	623	47	14
New Zealand Central District	43,412	39,456	2,321	1,453	44	138
Tents separately registered	238	230	..	3	5	..
Total of Order	60,864	56,216	2,321	2,079	96	152
S.D.T.						
National Division of New Zealand	8,815	7,517	815	332	144	7
Divisions separately registered	7,686	7,441	..	215	..	30
Total of Order	16,501	14,958	815	547	144	37
H.A.C.B.S.						
New Zealand District	20,141	16,752	674	1,575	486	654
P.A.F.S.A.						
Grand Council of New Zealand	17,573	16,192	333	493	366	184
R.E.B.S.						
Total R.E.B. Societies	2,422	2,399	..	13	10	..
Grand Total	1,266,297	1,042,088	153,557	46,594	12,730	11,328

TABLE VI.—INVESTMENTS at INTEREST as on the 31st December, 1909.

NAME OF SOCIETY AND BRANCH.	Total.	Deposited with		Mortgages on Freehold Property.	Government and Municipal Debentures.	Other Investments.
		Post-Office Savings-Bank.	Other Banks.			
M.U.I.O.O.F.						
New Zealand Branch, Central Body	£ 162	£ 162	£ ..	£ ..	£ ..	£ ..
Auckland District	58,414	3,128	1,281	53,055	950	..
Hawke's Bay	34,180	562	26	33,192	..	400
New Plymouth	19,331	264	17	18,850	200	..
Wanganui	13,822	1,244	..	12,578	..	..
Wellington	42,561	3,046	..	35,864	..	3,651
Nelson	33,566	1,584	..	19,682	12,300	..
Motueka	13,612	204	..	13,408	..	..
Westland	4,486	416	486	3,584	..	..
Ashley	22,232	2,582	..	19,650	..	..
Ashburton	8,698	228	..	8,470	..	..
Total New Zealand Branch	251,064	13,420	1,810	218,333	13,450	4,051
DISTRICTS SEPARATELY REGISTERED.						
Marlborough District	10,547	446	..	9,601	500	..
North Westland	10,852	834	..	10,018	..	..
North Canterbury	38,224	2,600	253	34,271	1,100	..
Lyttelton	15,747	391	25	14,251	..	1,080
South Canterbury	6,704	461	..	6,243	..	..
Otago	123,337	4,442	2,743	114,285	1,455	412
Southland	27,964	2,820	100	14,364	10,680	..
Total separately registered	233,375	11,994	3,121	203,033	13,735	1,492
Total of Order	484,439	25,414	4,931	421,366	27,185	5,543
I.O.O.F.						
New Zealand	57,702	2,784	890	53,503	..	525
N.I.O.O.F.						
Auckland Provincial District	4,563	635	703	3,225	..	..
B.U.O.O.F.						
Aorangi Lodge	2,470	105	..	2,365	..	..
A.O.F.						
Auckland District	26,833	1,143	3,481	22,209	..	..
Hawke's Bay	26,485	734	..	25,751	..	..
Taranaki	21,379	1,041	151	19,987	200	..
Wellington	63,844	5,323	302	57,168	..	1,051
Nelson	21,918	876	..	15,142	5,900	..
Canterbury United	34,329	1,013	275	31,984	..	1,057
South Canterbury	11,341	843	666	9,832	..	..
United Otago	62,941	928	101	61,472	..	440
Courts separately registered	536	200	27	309	..	..
Total of Order	269,606	12,101	5,003	243,854	6,100	2,548
A.O.S.						
Total A.O.S.	1,208	383	..	825	..	..
U.A.O.D.						
Grand Lodge of North Island of New Zealand	55,522	6,782	2,658	43,245	2,650	187
Grand Lodge of Canterbury	38,095	3,885	584	33,551	..	75
Grand Lodge of Otago and Southland	21,186	1,988	171	17,522	1,100	405
Lodges separately registered	780	19	..	761	..	..
Total of Order	115,583	12,674	3,413	95,079	3,750	667
I.O.R.						
New Zealand District	16,530	43	1,050	15,437	..	..
New Zealand Central District	39,456	2,899	32	32,639	3,700	186
Tents separately registered	230	50	..	180	..	..
Total of Order	56,216	2,992	1,082	48,256	3,700	186
S.D.T.						
National Division of New Zealand	7,517	61	..	7,415	..	41
Divisions separately registered	7,441	59	210	7,135	..	37
Total of Order	14,958	120	210	14,550	..	78
H.A.C.B.S.						
New Zealand District	16,752	2,078	1,505	13,067	..	102
P.A.F.S.A.						
Grand Council of New Zealand	16,192	1,062	610	14,483	..	37
R.E.B.S.						
Total R.E.B. Societies	2,399	296	..	2,103	..	..
Grand Total	1,042,088	60,644	18,347	912,676	40,735	9,686

TABLE VII.
ISOLATED FRIENDLY SOCIETIES.

Reg. No.	Name of Society.	Place of Establishment.	Year of Establishment.	Number of Members at End of Year.	Amount of Funds at End of Year.
					£ s. d.
24	Wellington District M.U. Widow and Orphan Society	Wellington ..	1849	68	2,677 17 9
183	Grey Valley Accident Relief Fund	Brunnerton ..	1881	211	210 17 4
277	Denniston Collieries' Medical and Accident Relief Association	Denniston ..	1891	..	1,981 0 3
279	United Fire-brigades' Accident Assurance Society of New Zealand	Napier	1891	1,508	1,475 1 4
293	Blackball Colliery Accident Relief Fund Society ..	Blackball ..	1894	205	1,231 14 3
307	Millerton Colliery Medical and Accident Relief Association	Millerton ..	1899	447	535 4 11
310	New Zealand Collieries, Railway, and Oil Syndicate Employees' Benefit Society	Kaitangata ..	1887	193	198 10 9
313	Auckland United Friendly Societies' Dispensary ..	Auckland ..	1903	3,717	1,091 3 7
316	Auckland United Friendly Societies' Medical Institute	Auckland ..	1903	2,791	544 3 4
319	Christchurch United Friendly Societies' Dispensary	Christchurch ..	1904	3,978	1,906 18 0
322	Auckland Tramways Sick and Accident Friendly Society	Auckland ..	1905	304	461 14 3
323	Point Elizabeth Accident Relief Fund	Runanga ..	1904	342	48 5 7
324	Waihi United Friendly Societies' Hospital Conference	Waihi	1904	286	64 14 10
327	Nightcaps Collieries' Medical Sick and Accident Relief Association	Nightcaps ..	1909	84	11 3 5
	Total .. .. .	.. .. .	..	..	12,438 9 7

JUVENILE FRIENDLY SOCIETIES.

					£ s. d.
288	Court Pride of the Forest, A.O.F.	Dunedin ..	1893	84	34 14 7
290	Court Pride of Invercargill, A.O.F.	Invercargill ..	1894	39	42 19 10
303	Kaiapoi Lodge, M.U.I.O.O.F.	Kaiapoi ..	1897	25	78 7 2
314	Court Pride of Napier, A.O.F.	Napier ..	1903	21	501 19 1
	Total .. .. .	.. .. .	..	169	658 0 8

WORKING-MEN'S CLUBS.

					£ s. d.
162	Christchurch Working-men's Club and Mutual School of Arts	Christchurch ..	1880	410	4,540 9 6
186	South Wairarapa Working-men's Club	Greytown ..	1878	238	1,451 13 9
202	Club Garibaldi	Wellington ..	1882	60	213 19 3
209	Sydenham and Addington Working-men's Club and Mutual School of Arts	Sydenham ..	1884	294	2,454 3 8
215	Auckland Working-men's Club and Mechanics' Institute	Auckland ..	1879	503	6,082 15 0
231	Kaiapoi Working-men's Club	Kaiapoi ..	1885	538	2,237 3 8
238	Petone Working-men's Club and Literary Institute ..	Petone ..	1887	521	3,066 16 11
264	Richmond Working-men's Club	Richmond ..	1889	235	1,897 10 0
267	Palmerston North Working-men's Club and Literary Institute	Palmerston N. ..	1899	894	3,597 17 5
271	Ashburton Club and Mutual School of Arts	Ashburton ..	1886	434	4,878 17 7
272	Blenheim Working-men's Club	Blenheim ..	1888	379	714 18 6
305	Oxford Working-men's Club	East Oxford ..	1887	..	1,131 6 5
309	Napier Working-men's Club	Napier ..	1877	1,230	8,845 11 5
318	North Island Brass Bands' Association of New Zealand	Palmerston N. ..	1902	66	80 7 2
	Total .. .. .	.. .. .	..	..	41,193 10 3

SPECIALLY AUTHORISED SOCIETIES.

					£ s. d.
223	Invercargill United Friendly Societies' Dispensary ..	Invercargill ..	1884	..	3,490 9 0
229	Sydenham and Suburban Co-operative Money Club ..	Sydenham ..	1885	1,608	50,983 2 3
241	New Zealand Friendly Societies' Mutual Fidelity Guarantee Association	Wellington ..	1889	..	1,676 12 11
242	Dunedin United Friendly Societies' Dispensary ..	Dunedin ..	1887	6,187	10,565 19 4
246	Lyttelton United Friendly Societies' Dispensary ..	Lyttelton ..	1886	370	231 5 0
248	Timaru United Friendly Societies' Dispensary ..	Timaru ..	1887	..	1,139 10 9
251	New Zealand Foresters' Guarantee Association ..	Christchurch ..	1886	..	930 19 3
263	Stanmore Brass Band	Richmond (Chch.)	1883	24	263 13 0
275	Ivy of Linwood Co-operative Money Club	Christchurch ..	1889	303	7,829 15 11
283	Hawke's Bay United Friendly Societies' Dispensary	Napier ..	1892	841	962 18 10
284	Christchurch and St. Albans Co-operative Money Club	Christchurch ..	1892	751	30,415 14 10
285	Westport City Band Society	Westport ..	1893	57	554 3 7
294	Wellington United Friendly Societies' Dispensary ..	Wellington ..	1901	4,098	2,037 19 3
	Total	111,082 3 11

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