AUSTRALIA.

The friendly societies throughout the various States are the main agents for social insurance relative to sickness and immediate benefits, and are identical in constitution and methods with our societies. In 1911 there were about 460,000 members. Except in New South Wales, the societies receive no direct subsidy from the State. This is the only contributory branch of social insurance in Australia.

The old-age-pension system, which is on the same basis as in New Zealand, includes a free invalidity pension. At the 30th June, 1913, there were 82,943 persons receiving old-age pensions, and 13,739 in receipt of invalid pensions: total, 96,682. The cost in 1912–13 was £2,289,048.

There is also a free maternity grant of £5 payable on the birth of any child. The cost of this was estimated to be £600,000 per annum.

The New South Wales Government's subvention to the friendly societies of that State amounted in 1911 to £17,360.

NEW ZEALAND.

The position in New Zealand is that we have—

(1.) The voluntary and contributory method, as in the friendly societies.
(2.) Voluntary and State-subsidized, as in the National Provident Fund.
(3.) Free and non-contributory, as the old-age pension and widows' pensions.

1. The societies provide generally the following benefits: Medical attendance, sick-pay (immediate and extended), and death benefit. The average annual contribution would be about £3, including the cost of the medical and for management purposes.

The societies had a membership of 73,243 on the 31st December last, with funds amounting to £1,553,339, representing £21 4s. 2d. per member, the highest average in the various States.

The attached comparative tables are of interest:—

Table setting out the Proportion of Members of Friendly Societies to the General Population in Australasia.

State or Dominion.	Percentage of Friendly Society Members to Population.	Percentage of Population at Ages 15 to 65.
Victoria	10·93	60·42
New South Wales	9·21	60·62
New Zealand	6·78	62·56
South Australia	14·08	60·30
Queensland	7·05	60·79
Tasmania	10·87	58·81
Western Australia	5·92	69·26

This 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.
				£	£ s. d.
New South Wales	31st December, 1911	1,793	167,108	1,525,909	9 2 8
Victoria	,, 1911	1,498	148,603	2,246,396	15 2 4
New Zealand	,, 1911	658	71,771	1,441,353	20 1 8
South Australia	,, 1909	514	58,292	863,998	14 16 5
Queensland	,, 1911	507	45,190	578,355	12 16 0
Tasmania	,, 1911	180	21,708	207,290	9 11 0
Western Australia	,, 1911	269	17,637	181,950	10 6 4

2. The National Provident Fund Act was passed in 1910, and came into operation on the 1st July, 1911. It is voluntary, State-guaranteed, and State-subsidized to the extent of one-fourth of the contributions paid in by contributors. The Act also provides for the payment of management expenses by the State.

The benefits are—

(1.) After contributing for twelve months, a payment not exceeding £6 for medical attendance and nursing on the birth of a contributor's child or children.
(2.) After contributing for five years, an allowance after three months' incapacity to work of 7s. 6d. per week for each child of a contributor under 14 years of age, payable independently of any allowances due from friendly societies. No contributions payable while in receipt of incapacity allowance.
(3.) On reaching age 60, a pension of 10s., £1, £1 10s., or £2, according to the scale of contributions. The payment of this pension will not affect any rights under the Old-age Pensions Act.