

**The rates of mortality and sickness according to the experience for the five years, 1871-1875, of the Ancient Order of Foresters Friendly Society ... / by Francis G.P. Neison.**

**Contributors**

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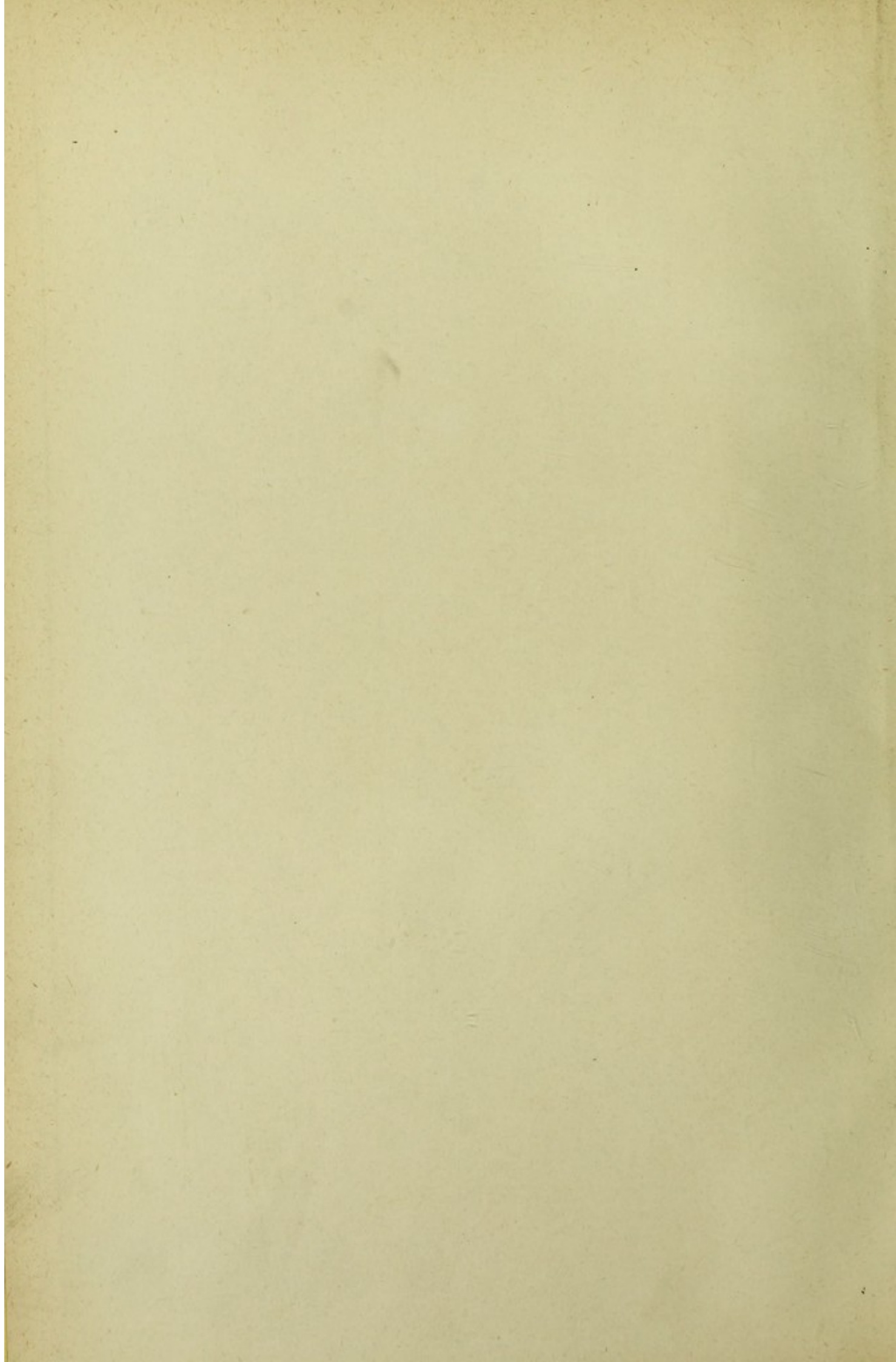
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THE  
RATES OF MORTALITY AND SICKNESS

ACCORDING TO THE EXPERIENCE FOR THE FIVE YEARS, 1871-1875,

OF THE  
ANCIENT ORDER OF FORESTERS  
FRIENDLY SOCIETY,

WITH

A SERIES OF MONETARY TABLES AT 3, 3½, AND 4 PER CENT. INTEREST,  
DISPLAYING THE SINGLE AND ANNUAL PREMIUMS  
FOR ANNUITIES, LIFE ASSURANCES, AND SICKNESS ALLOWANCES,

AND ALSO

SPECIAL TABLES DEALING WITH THE QUESTIONS OF SECESSION, AND  
THE REDUCTION OF THE SICKNESS ALLOWANCE IN  
PROTRACTED ILLNESS.

BY

FRANCIS G. P. NEISON, F.S.S., &c., Actuary.

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# Ancient Order of Foresters Friendly Society.

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## MORTALITY AND SICKNESS EXPERIENCE, 1871-1875.

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*To the Executive Council of the  
Ancient Order of Foresters Friendly Society.*

GENTLEMEN,

At the High Court Meeting of the Order held in the Town of Newcastle-on-Tyne, August, 1878, the following resolution was passed:—

*“That as a complete and exhaustive analysis of the Quinquennial Returns of Sickness and Mortality Experience now at the Council Chambers, will necessarily involve a large expenditure for clerical and other assistance, the High Court Meeting do instruct and authorise the incoming Executive Council to expend such sums as may be necessary to carry out the said analysis and to publish the results to the Order.”*

The Executive Council (Sheffield), after a full consideration of the subject, resolved, on the 5th December, 1878:—

*“That to carry out the Resolution of the Newcastle High Court Meeting the Permanent Secretary be instructed to take steps for the preliminary tabulation of the Sickness and Mortality Experience of the Order (1871-1875), and that he consult with F. G. P. Neison, Esq., as to the best mode of proceeding, and that F. G. P. Neison, Esq., be retained to complete the analysis and deductions from such Sickness and Mortality Experience upon the Schedules being prepared.”*

The determination of the main points which it was desired the investigation should embrace, the consideration of the mode of its conduction, the obtaining of estimates for, and the printing of, the cards it was resolved to employ, and finally the selection of an efficient staff of clerks, necessarily occupied some time, so that it was not practicable to commence active operations until February, 1879.

The first step taken was to examine the returns received from the branches (Courts) of the Order with the view of discarding such returns as were “*primâ facie*” imperfect. The limits of this investigation into the mortality and sickness experience of the Society being fixed by the particulars which could be extracted from the original schedules, it is advisable to present an exact copy thereof.



(COPY OF RETURN.)

# Ancient Order of Foresters Friendly Society.

REGISTERED UNDER 38 &amp; 39 VICT. c. 60.

RETURN of SICKNESS and MORTALITY for the Five Years ending 31st December, 1875, experienced by Court No. \_\_\_\_\_, held in the City, Town, or Village [*as the case may be*] of \_\_\_\_\_, in the County of \_\_\_\_\_, in the \_\_\_\_\_ District.

*N.B.*—This RETURN is called for pursuant to General Law 37, and is to be returned to the *Council Chambers, 130, Gilmore Place, EDINBURGH*, by the 24th of July, 1876, at the latest, but earlier if possible. The Return has been delayed in its issue by waiting for the Government Form, the Council being desirous of assimilating the Returns as much as possible. If the Court be in a District, the Return should be sent through the District Secretary.

Date when the Court was established \_\_\_\_\_, 18\_\_\_\_.

## CONTRIBUTIONS PAYABLE BY MEMBERS TO THE SICK AND FUNERAL FUND.

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## BENEFITS RECEIVABLE BY MEMBERS FROM THE SICK AND FUNERAL FUND.

A Member becomes "free" or entitled to claim all benefits in \_\_\_\_\_ months [*or weeks*] after entry.

Full pay of \_\_\_\_\_ shillings per week is allowed during the first \_\_\_\_\_ weeks of sickness; the pay is reduced to \_\_\_\_\_ shillings for the next \_\_\_\_\_ weeks; and to \_\_\_\_\_ shillings afterwards for the remainder of sickness [*or as the case may be*].

FUNERAL ALLOWANCES—Member's, £ \_\_\_\_\_; Member's Wife, £ \_\_\_\_\_.

(Signed) \_\_\_\_\_ *Chief Ranger.*

\_\_\_\_\_ *Secretary.*

Court No. \_\_\_\_\_, in the \_\_\_\_\_ District.

QUINQUENNIAL RETURN OF SICKNESS AND MORTALITY.

List of all the Members who have been assured for Benefits during the past Five Years, whether they have received Benefits or not, and *where they have been sick*, the duration or sickness *experienced by each*.

1 Initials of each Member in the Court [The number to be added up at the foot]	2 Occupation, trade, or calling of each Member in the Court	3 Age of each Member at the time of his admission into the Court	4 Year of admission of each Member into the Court	5 Date when each Member became eligible to receive Benefits	6 If any Member has at any time during the Five Years received Sick Pay, fill in the number of Weeks' and Days' Sick Pay each Year in these columns opposite to the Initials of the Member Sick. Where the allowance, although paid out of the Sick Fund, is really old age pay or a pension, mark the Weeks' Sickness with a star, thus *52. A Week to reckon as Seven Days				7 If a Member of the Court Died during the Five Years, state in this column the Date and Year of his Death opposite to his Initials	8 Name of disease or cause of Death, as stated in the Registrar's certificate	9 If a Member of the Court withdrew, was excluded, or ceased to be eligible for Sick Pay during the Five Years, state in this column the date on which he ceased to be a Member, or to be eligible for Sick Pay	10 Cause of Leaving
					In the Year 1871	In the Year 1872	In the Year 1873	In the Year 1874				
					Weeks days	Weeks days	Weeks days	Weeks days	Weeks days			

The returns from the branches were then sorted into three groups, the Courts held in localities having less than 5,000 inhabitants being classified as *Rural*; those in districts of 5,000 but less than 30,000 inhabitants as *Town*; all other branches being treated as *City* Courts. The line of demarcation between a town and city may not be very apparent, but by adopting a division of the Courts into three groups it obviated the necessity which would otherwise have existed of mixing up a purely rural with a town district, or a small town with a large city. In all three groups the density of population would probably vary materially. Further, by adopting this classification it enables a more complete comparison to be made of the results of this inquiry with those of other investigations into the mortality and sickness of the industrial classes.

Having discarded all defective returns, and sorted the remainder into the respective groups of *Rural*, *Town*, and *City* districts, the next step was to extract the requisite particulars from the schedules for each individual member. For this purpose cards ( $4\frac{3}{4}$  inches by 3 inches) were employed of the following patterns and colours:—

(Colour—White)	(Colour—Pink)	(Colour—Yellow)																				
<p>Court No. _____</p> <p>City, Town or Village _____</p> <p>Year of Birth, 18__</p> <p>Occupation _____</p> <hr/> <p>Year of Entry, 18__</p> <p>„ Free 18__</p> <p>„ of Exit, 18__</p> <p>Duration of Years _____</p> <p>Mode of Exit _____</p> <p style="writing-mode: vertical-rl; text-orientation: mixed;">MEMBER.....SICK.</p> <hr/> <p style="text-align: center;">SICKNESS EXPERIENCED.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1871</td> <td>1872</td> <td>1873</td> <td>1874</td> <td>1875</td> </tr> <tr> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> </tr> </table> <hr/> <p style="text-align: center;">REMARKS.</p>	1871	1872	1873	1874	1875	W. D.	W. D.	W. D.	W. D.	W. D.	<p>Court No. _____</p> <p>City, Town or Village _____</p> <p>Year of Birth, 18__</p> <p>Occupation _____</p> <hr/> <p>Year of Entry, 18__</p> <p>„ Free 18__</p> <p>„ of Exit, 18__</p> <p>Duration of Years _____</p> <p>Mode of Exit _____</p> <p style="writing-mode: vertical-rl; text-orientation: mixed;">MEMBER.....NOT SICK.</p> <hr/> <p style="text-align: center;">REMARKS.</p>	<p>Court No. _____</p> <p>City, Town or Village _____</p> <p>Year of Birth, 18__</p> <p>Occupation _____</p> <hr/> <p>Year of Entry, 18__</p> <p>„ Free 18__</p> <p>„ of Exit, 18__</p> <p>Duration of Years _____</p> <p>Cause of Death _____</p> <p style="writing-mode: vertical-rl; text-orientation: mixed;">MEMBER.....DEATH.</p> <hr/> <p style="text-align: center;">SICKNESS EXPERIENCED.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1871</td> <td>1872</td> <td>1873</td> <td>1874</td> <td>1875</td> </tr> <tr> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> <td>W. D.</td> </tr> </table> <hr/> <p style="text-align: center;">REMARKS</p>	1871	1872	1873	1874	1875	W. D.	W. D.	W. D.	W. D.	W. D.
1871	1872	1873	1874	1875																		
W. D.	W. D.	W. D.	W. D.	W. D.																		
1871	1872	1873	1874	1875																		
W. D.	W. D.	W. D.	W. D.	W. D.																		

The members were thereby separated into three groups, viz. :—

- (a) Members, not dying whilst under observation, who for any period of the quinquennium had been in receipt of sickness allowance;
- (b) Members, not dying whilst under observation, who during the five years did not make any claim; and
- (c) Members who died within the five years.

By adopting a different coloured card for each of these groups the summation of the facts in the succeeding schedules was materially facilitated, and by clipping the corner of each card their arrangement in packets for counting, &c., was rendered easier, as the eye of the sorter at once detected the fact of any card being inverted.

The successive stages of tabulation through which the entries recorded on the cards passed, the following statement exhibits :—

Form A consisted of columns for the record of the essential particulars given on each card, the entries being copied on to the schedule in the order of the year of birth of each member. The fact of a member becoming "Free," or leaving the Society whilst under observation, was signified by the insertion of the letter "F" or "x," as the case might be, in the column for the year in which the event occurred. The blank square on the top left-hand corner of each schedule was for the entry of either an *R*, *T*, or *C*, to show the locality in which the branch existed. (See page 6.)

Form B was of a more complicated character entailing considerable care in its compilation, the facts for each class of cards being kept throughout quite distinct. (See page 6.)

Form C.—The preceding form contained the complete experience for each individual branch, and the object of this schedule was to collect the experience for all the Courts of the same class in each county. (See page 7.)

Form D was a copy of Form B, the only difference in the results being that in the latter case was represented the experience of a group of Courts in each county in lieu of the facts for an individual branch.

Form E.—The form of return issued by the Order to its branches precluded any exact determination from it of the duration of the attacks of sickness, but in the early part of this year it was resolved to make an endeavour to partially remedy this defect in the original schedules; accordingly Form E was drawn up, in which were copied from Form A full particulars of the experience of any member who during the five years 1871–1875 had made a sickness claim of 26 weeks and upwards. (See page 7.)

### Form A.

Court No. \_\_\_\_\_ held at \_\_\_\_\_ in the \_\_\_\_\_ District.

(White Cards)		MEMBER—SICK			(Pink Cards)			MEMBER—NOT SICK			(Yellow Cards)			MEMBER—DEATH								
Year of Birth	W. D.	1871	1872	1873	1874	1875	Year of Birth	No. of Cases	1871	1872	1873	1874	1875	Year of Birth	W. D.	1871	1872	1873	1874	1875		

### Form B.

Court No. \_\_\_\_\_ held at \_\_\_\_\_ in the \_\_\_\_\_ District.

Age	(a)				(b)				(c)				(d)		(e)		(f)		(g)		Age			
	Number of Members in the Court, 1st Jan., 1871				Became Free during the Five Years				Sickness Experienced				Members Sick		Members Withdrawn		Members Died		Number of Members in the Court, 31st Dec., 1875					
	Member Sick	Member not Sick	Member Death	Total	Member Sick	Member not Sick	Member Death	Total	By Members Living and Withdrawing	By Members Dying	1871	1872	1873	1874	1875	Total	1871-5	Total	Member Sick	Member not Sick		Member Sick	Member not Sick	Total
18																								18
19																								19
20																								20
21																								21
22																								22
23																								23
24																								24
25																								25
26																								26
&c.																								&c.



By a continuous employment of Forms C and D, summary schedules of the sickness and mortality experience of the members were obtained in respect of Rural, Town, and City Districts separately for

- (1) Each individual Court.
- (2) The Courts in each county.
- (3) The whole number of Courts in respectively England, Ireland, Scotland, and Wales.
- (4) The total Courts in Great Britain and Ireland (see Table A).

In this manner it was possible to determine the mortality and sickness rates of any given Court, or combination of Courts, and to view the results for either districts, counties, registration divisions, or any other section of the United Kingdom.

The accurate compilation of such a large body of facts as the investigation embraced necessitated very careful supervision over each process. Most explicit instructions were issued to the abstracters, so that no possible doubt should exist as to the exact nature of their duties, and, further, their work was in every instance checked by a special staff employed for that purpose. Similar precautions were taken in the tabulation of the different forms, and those of a more complicated character were done in duplicate and then compared, any differences being duly examined into and rectified. It was found advantageous to require each worker through whose hands any of the forms passed to initial his sheet, thus the responsibility for any fault could be at once fixed, and as the work progressed to the more difficult stages and a smaller staff was required, a knowledge was gained of the most efficient hands, whose services were of course retained.

On the final selection of the returns, it was found that the enquiry would embrace no less than 2,577 branches of the Order, with the experience of 369,655 of its members, the distribution for each division of the United Kingdom being as under:—

	Number of Courts.	Number of Members.
England .. .. .	2,344	334,909
Ireland .. .. .	26	3,372
Scotland .. .. .	78	18,181
Wales .. .. .	129	13,193
Total. . . . .	2,577	369,655

Further, these 2,577 Courts were located as follows,

	Courts	Members
Rural Districts .. ..	996	115,437
Town „ .. ..	648	107,323
City „ .. ..	933	146,895
Total.. ..	2,577	369,655

To tabulate properly these facts occupied a large staff for a considerable period, and the task was materially augmented by the necessity under the Society's rules of the removal of its offices each year to a different centre, a portion of the work being thus performed in Sheffield, Dublin, and Northampton. These removals not only involved much loss of valuable time, but necessitated also on each occasion the re-engagement and fresh training of almost a new staff. Thus the final schedules (see Table A) were not completed until December 1880, since which time rapid progress has been made with the inquiry.

Before proceeding to state what has since been done, I would desire to place on special record my complete satisfaction with the thorough manner in which Mr. Shawcross (the able Permanent Secretary of the Order) and his son Mr. E. B. Shawcross, have superintended all the work involved in conducting the investigation to this stage. Only those who have had to go through a similar task can form any conception of the labour involved in this preliminary work. It is most arduous, and must necessarily be checked stage by stage, for on the complete accuracy of the summary schedules forming Table A depend the value of any conclusions arrived at in this report. Having carefully directed the inquiry step by step, no one can be better qualified than myself to speak of the manner in which it has been conducted, and I feel bound to state that the Order owes much to these gentlemen for the able and hearty manner with which they have thrown themselves into this work notwithstanding their other laborious duties.

The form in which the facts upon the cards were finally tabulated is displayed, as already stated, in Table A. The results for each class of card are kept distinct; for example, referring to column 2 of the table, "Number of Members in the Courts, 1st January, 1871," it is shown how many of these members either claimed the sickness allowance during the next five years, passed through the quinquennium without making any such claim, or finally within the same period died. In precisely the same manner the next column presents similar particulars for those persons who joined the Order within the period 1871-1875, and this system of division of the members according to the results of their experience is maintained throughout the table.



## ANCIENT ORDER OF FORESTERS

## Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
18	21	31	6	58	430	419	14	863	763 0	57 5	820 5	18
19	66	68	6	140	2,802	5,154	86	8,042	3,781 1	278 1	4,059 2	19
20	710	508	35	1,253	1,733	3,336	79	5,148	7,589 0	780 3	8,369 3	20
21	1,033	757	55	1,845	1,538	3,009	70	4,617	9,514 4	1,107 3	10,622 0	21
22	1,159	965	64	2,188	1,337	2,651	60	4,048	11,126 5	1,235 4	12,362 2	22
23	1,392	1,095	65	2,552	1,095	2,251	51	3,397	11,906 0	1,416 0	13,322 0	23
24	1,458	1,251	81	2,790	922	1,761	37	2,720	12,387 6	1,724 5	14,112 4	24
25	1,525	1,313	85	2,923	856	1,863	31	2,750	13,093 2	1,708 6	14,802 1	25
26	1,558	1,323	97	2,978	593	1,249	33	1,875	12,161 5	1,782 0	13,943 5	26
27	1,537	1,303	110	2,950	513	1,066	16	1,595	12,688 3	1,843 1	14,531 4	27
28	1,601	1,299	98	2,998	467	946	28	1,441	12,535 6	2,042 6	14,578 5	28
29	1,513	1,199	87	2,799	526	965	28	1,519	12,397 0	2,363 0	14,760 0	29
30	1,448	1,295	88	2,831	495	936	29	1,460	12,549 3	2,277 4	14,827 0	30
31	1,479	1,289	106	2,874	380	748	23	1,151	12,438 0	1,934 3	14,372 3	31
32	1,354	1,115	108	2,577	280	516	14	810	12,038 4	1,912 2	13,950 6	32
33	1,265	1,073	97	2,435	271	590	17	878	12,002 0	1,883 6	13,885 6	33
34	1,176	961	99	2,236	248	502	17	767	11,624 5	2,390 6	14,015 4	34
35	1,243	1,025	101	2,369	305	528	17	850	11,436 3	2,012 0	13,448 3	35
36	1,124	962	97	2,183	233	395	16	644	10,531 4	2,169 0	12,700 4	36
37	1,134	852	99	2,085	180	356	9	545	10,802 6	1,929 6	12,732 5	37
38	1,053	810	89	1,952	145	256	10	411	11,030 5	1,882 4	12,913 2	38
39	936	759	80	1,775	165	294	13	472	10,987 6	1,911 3	12,899 2	39
40	945	692	91	1,728	147	278	12	437	10,058 2	1,806 2	11,864 4	40
41	946	720	86	1,752	12	32	3	47	9,453 3	1,955 0	11,408 3	41
42	844	628	80	1,552	3	5	...	8	8,736 4	1,734 5	10,471 2	42
43	746	577	63	1,386	2	4	1	7	8,485 6	1,679 4	10,165 3	43
44	685	470	76	1,231	2	4	1	7	7,828 6	1,745 5	9,574 4	44
45	657	498	75	1,230	2	3	...	5	7,821 2	1,371 4	9,192 6	45
46	605	453	68	1,126	1	2	1	4	7,423 0	1,466 4	8,889 4	46
47	527	379	80	986	...	2	...	2	6,871 1	1,645 2	8,516 3	47
48	469	351	70	890	...	1	...	1	6,432 5	1,704 3	8,137 1	48
49	421	316	68	805	...	1	...	1	6,100 4	1,457 4	7,558 1	49
50	380	267	57	704	2	...	...	2	5,216 6	1,031 6	6,248 5	50
51	342	286	59	687	1	1	...	2	4,826 4	1,543 2	6,369 6	51
52	295	235	50	580	...	...	...	...	5,212 2	1,323 3	6,535 5	52
53	291	190	66	547	...	...	...	...	5,023 3	1,381 2	6,404 5	53
54	274	177	64	515	...	...	...	...	4,917 1	1,147 2	6,064 3	54
55	241	149	55	445	...	...	...	...	4,943 3	1,243 6	6,187 2	55
56	208	146	50	404	...	...	...	...	4,723 4	1,351 5	6,075 2	56
57	197	125	46	368	...	...	...	...	4,715 4	1,273 5	5,989 2	57
58	190	121	47	358	...	...	...	...	4,251 3	1,658 1	5,909 4	58
59	165	103	37	305	...	...	...	...	4,285 1	1,499 1	5,784 2	59

Continued on

## A.

FRIENDLY SOCIETY.—*Rural Districts.*

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
18	213	12	225	1	25	26	5	5	14	22	36	18
19	1,285	40	1,325	23	424	447	34	34	315	1,366	1,681	19
20	2,383	73	2,456	75	628	703	58	58	801	1,954	2,755	20
21	3,022	117	3,139	152	753	905	76	76	1,135	2,373	3,508	21
22	3,271	133	3,404	198	781	979	108	108	1,500	2,302	3,802	22
23	3,558	149	3,707	232	769	1,001	121	121	1,676	2,399	4,075	23
24	3,615	159	3,774	250	767	1,017	130	130	1,920	2,269	4,189	24
25	3,681	144	3,825	223	680	903	90	90	2,028	2,224	4,252	25
26	3,558	167	3,725	216	665	881	105	105	1,928	2,175	4,103	26
27	3,537	174	3,711	199	578	777	124	124	1,995	1,897	3,892	27
28	3,450	188	3,638	174	544	718	113	113	1,939	1,936	3,875	28
29	3,391	182	3,573	157	455	612	124	124	1,978	1,859	3,837	29
30	3,334	169	3,503	161	465	626	127	127	1,894	1,843	3,737	30
31	3,257	174	3,431	148	393	541	115	115	1,861	1,697	3,558	31
32	3,099	176	3,275	128	356	484	125	125	1,917	1,676	3,593	32
33	2,961	177	3,138	123	293	416	116	116	1,800	1,538	3,338	33
34	2,780	181	2,961	75	276	351	131	131	1,707	1,586	3,293	34
35	2,718	168	2,886	97	236	333	106	106	1,682	1,605	3,287	35
36	2,472	178	2,650	99	217	316	111	111	1,527	1,291	2,818	36
37	2,469	166	2,635	64	180	244	113	113	1,422	1,277	2,699	37
38	2,386	159	2,545	69	151	220	105	105	1,358	1,153	2,511	38
39	2,233	172	2,405	52	129	181	110	110	1,394	1,229	2,623	39
40	2,129	148	2,277	51	134	185	102	102	1,246	1,075	2,321	40
41	1,960	145	2,105	53	97	150	85	85	1,218	944	2,162	41
42	1,804	147	1,951	39	74	113	110	110	1,135	880	2,015	42
43	1,666	134	1,800	32	59	91	75	75	982	758	1,740	43
44	1,529	128	1,657	25	37	62	87	87	953	673	1,626	44
45	1,457	111	1,568	17	32	49	69	69	926	658	1,584	45
46	1,351	118	1,469	25	35	60	71	71	821	581	1,402	46
47	1,181	122	1,303	19	26	45	78	78	725	546	1,271	47
48	1,100	125	1,225	11	19	30	79	79	671	441	1,112	48
49	1,018	115	1,133	12	16	28	65	65	642	475	1,117	49
50	934	93	1,027	10	16	26	71	71	595	426	1,021	50
51	815	113	928	2	14	16	83	83	521	366	887	51
52	736	95	831	9	9	18	49	49	458	338	796	52
53	683	106	789	2	7	9	57	57	412	303	715	53
54	621	92	713	4	5	9	52	52	379	257	636	54
55	573	96	669	3	1	4	61	61	341	281	622	55
56	510	91	601	2	1	3	55	55	292	227	519	56
57	483	94	577	1	1	2	56	56	288	189	477	57
58	448	95	543	4	4	8	53	53	276	172	448	58
59	404	83	487	...	...	...	49	49	236	150	386	59

## ANCIENT ORDER OF FORESTERS

Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
60	172	73	39	284	...	...	...	...	3,861 1	1,237 4	5,098 5	60
61	157	79	67	303	...	...	...	...	4,056 6	1,533 5	5,590 4	61
62	124	62	41	227	...	...	...	...	4,493 2	1,398 0	5,891 2	62
63	107	54	40	201	...	...	...	...	3,873 3	1,648 5	5,522 1	63
64	133	40	53	226	...	...	...	...	3,969 1	1,870 6	5,840 0	64
65	113	29	33	175	...	...	...	...	4,973 1	1,881 3	6,854 4	65
66	106	36	53	195	...	...	...	...	4,086 4	2,071 3	6,158 0	66
67	93	31	52	176	...	...	...	...	4,335 5	2,134 2	6,470 0	67
68	62	27	53	142	...	...	...	...	4,424 6	2,172 5	6,597 4	68
69	88	14	35	137	...	...	...	...	4,210 0	2,212 6	6,422 6	69
70	60	12	34	106	...	...	...	...	4,071 6	2,259 1	6,331 0	70
71	47	16	40	103	...	...	...	...	3,667 6	2,424 2	6,092 1	71
72	28	4	24	56	...	...	...	...	3,321 1	2,075 5	5,396 6	72
73	21	6	18	45	...	...	...	...	3,363 5	1,699 6	5,063 4	73
74	11	2	25	38	...	...	...	...	2,400 5	1,594 4	3,995 2	74
75	17	7	12	36	...	...	...	...	2,203 2	1,261 5	3,465 0	75
76	15	3	8	26	...	...	...	...	1,747 3	827 5	2,575 1	76
77	7	2	6	15	...	...	...	...	1,267 5	781 2	2,049 0	77
78	...	...	8	8	...	...	...	...	970 2	697 0	1,667 2	78
79	2	1	4	7	...	...	...	...	1,006 0	494 3	1,500 3	79
80	3	...	2	5	...	...	...	...	704 5	373 5	1,078 3	80
81	2	...	1	3	...	...	...	...	291 2	187 3	478 5	81
82	2	...	2	4	...	...	...	...	127 1	67 0	194 1	82
83	...	...	...	...	...	...	...	...	190 5	52 0	242 5	83
84	...	...	1	1	...	...	...	...	166 4	104 0	270 4	84
85	...	...	1	1	...	...	...	...	74 6	104 0	178 6	85
86	...	...	...	...	...	...	...	...	55 6	79 0	134 6	86
87	...	...	...	...	...	...	...	...	...	2 0	2 0	87
88	...	...	...	...	...	...	...	...	...	...	...	88
89	...	...	...	...	...	...	...	...	...	...	...	89
90	...	...	...	...	...	...	...	...	...	...	...	90
91	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	92
93	...	...	...	...	...	...	...	...	...	...	...	93
94	...	...	...	...	...	...	...	...	...	...	...	94
95	...	...	...	...	...	...	...	...	...	...	...	95
96	1	...	...	1	...	...	...	...	...	...	...	96
97	...	...	...	...	...	...	...	...	...	...	...	97
98	...	...	...	...	...	...	...	...	12 6	...	12 6	98
99	...	...	...	...	...	...	...	...	7 0	...	7 0	99
100	...	...	...	...	...	...	...	...	14 0	...	14 0	100
101	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	103
Totals	36,584	28,634	3,693	68,911	15,686	30,124	716	46,526	430,663 0	99,910 4	530,573 4	Totals

A—(continued).

## FRIENDLY SOCIETY.—Rural Districts.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
60	380	78	458	3	1	4	52	52	204	144	348	60
61	362	82	444	1	2	3	41	41	195	123	318	61
62	376	85	461	...	1	1	47	47	191	117	308	62
63	319	89	408	1	...	1	41	41	163	104	267	63
64	304	92	396	...	...	...	51	51	169	75	244	64
65	308	91	399	...	1	1	44	44	158	78	236	65
66	280	99	379	1	1	2	47	47	123	61	184	66
67	274	104	378	1	1	2	44	44	105	55	160	67
68	247	110	357	...	...	...	54	54	133	40	173	68
69	249	96	345	5	...	5	42	42	111	28	139	69
70	229	89	318	...	...	...	45	45	106	36	142	70
71	201	98	299	...	...	...	50	50	90	33	123	71
72	158	78	236	...	...	...	39	39	61	27	88	72
73	139	62	201	...	...	...	29	29	88	14	102	73
74	103	61	164	1	...	1	26	26	60	12	72	74
75	83	49	132	1	1	2	32	32	45	15	60	75
76	60	35	95	1	...	1	14	14	28	4	32	76
77	42	31	73	...	1	1	19	19	21	6	27	77
78	32	25	57	1	...	1	15	15	10	2	12	78
79	30	12	42	...	...	...	6	6	17	7	24	79
80	21	9	30	...	...	...	5	5	14	2	16	80
81	8	8	16	...	...	...	7	7	7	2	9	81
82	7	3	10	...	...	...	2	2	...	...	...	82
83	6	1	7	...	...	...	...	...	2	1	3	83
84	5	2	7	...	...	...	...	...	3	...	3	84
85	3	2	5	...	...	...	...	...	2	...	2	85
86	2	2	4	...	...	...	1	1	2	...	2	86
87	...	1	1	...	...	...	2	2	...	...	...	87
88	...	...	...	...	...	...	...	...	...	...	...	88
89	...	...	...	...	...	...	...	...	...	...	...	89
90	...	...	...	...	...	...	...	...	...	...	...	90
91	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	92
93	...	...	...	...	...	...	...	...	...	...	...	93
94	...	...	...	...	...	...	...	...	...	...	...	94
95	...	...	...	...	...	...	...	...	...	...	...	95
96	...	...	...	...	...	...	...	...	...	...	...	96
97	...	...	...	...	...	...	...	...	...	...	...	97
98	1	...	1	...	...	...	...	...	...	...	...	98
99	1	...	1	...	...	...	...	...	...	...	...	99
100	1	...	1	...	...	...	...	...	1	...	1	100
101	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	103
Totals	88,306	7,003	95,309	3,253	10,361	13,614	4,409	4,409	49,017	48,397	97,414	Totals

## ANCIENT ORDER OF FORESTERS

## Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
18	14	25	3	42	107	38	5	150	293 5	11 1	304 6	18
19	8	7	7	22	1,833	3,482	69	5,384	2,500 0	213 1	2,713 1	19
20	386	325	23	734	1,390	2,772	52	4,214	5,199 1	432 2	5,631 3	20
21	589	476	42	1,107	1,400	2,592	52	4,044	7,113 6	801 1	7,915 0	21
22	792	613	50	1,455	1,235	2,755	57	4,047	8,184 3	973 4	9,158 0	22
23	969	846	69	1,884	1,056	2,337	51	3,444	9,240 1	1,030 2	10,270 3	23
24	1,133	971	79	2,183	888	1,992	37	2,917	9,421 3	1,358 0	10,779 3	24
25	1,333	1,035	61	2,429	924	2,051	50	3,025	10,928 5	1,567 2	12,496 0	25
26	1,380	1,142	69	2,591	617	1,319	28	1,964	11,512 4	1,703 3	13,216 0	26
27	1,409	1,230	91	2,730	643	1,231	28	1,902	11,667 2	1,837 5	13,505 0	27
28	1,443	1,283	84	2,810	576	1,156	33	1,765	12,489 1	1,640 5	14,129 6	28
29	1,415	1,200	103	2,718	559	1,115	30	1,704	11,917 4	1,781 5	13,699 2	29
30	1,491	1,144	120	2,755	567	1,131	34	1,732	12,857 3	1,867 3	14,724 6	30
31	1,514	1,190	122	2,826	432	863	21	1,316	13,322 5	1,693 1	15,015 6	31
32	1,266	1,051	121	2,438	262	564	21	847	12,511 0	2,146 6	14,657 6	32
33	1,298	1,007	115	2,420	310	641	18	969	12,350 5	2,337 3	14,688 1	33
34	1,182	1,066	113	2,361	279	573	23	875	12,391 5	2,692 4	15,084 2	34
35	1,195	951	97	2,243	311	605	15	931	12,219 4	2,887 3	15,107 0	35
36	1,183	922	84	2,189	199	390	13	602	11,315 5	2,285 3	13,601 1	36
37	1,070	842	105	2,017	179	319	11	509	11,187 4	2,274 1	13,461 5	37
38	1,096	809	112	2,017	146	269	11	426	10,655 4	2,018 6	12,674 3	38
39	1,006	741	113	1,860	153	309	12	474	10,714 3	1,763 6	12,478 2	39
40	986	755	112	1,853	161	289	12	462	10,118 1	1,872 5	11,990 6	40
41	1,019	715	114	1,848	18	42	5	65	10,921 5	2,151 6	13,073 4	41
42	832	623	91	1,546	2	5	...	7	10,545 5	2,233 3	12,779 1	42
43	784	570	128	1,482	2	4	1	7	9,966 5	2,347 4	12,314 2	43
44	669	495	93	1,257	5	2	...	7	9,077 1	2,104 6	11,182 0	44
45	670	478	98	1,246	...	3	...	3	9,218 2	1,980 1	11,198 3	45
46	588	398	86	1,072	1	...	...	1	8,610 4	1,843 3	10,454 0	46
47	510	415	72	997	...	1	...	1	8,091 3	1,883 4	9,975 0	47
48	476	352	83	911	...	...	...	...	7,358 0	1,928 2	9,286 2	48
49	421	297	61	779	3	2	...	5	6,742 3	1,785 1	8,527 4	49
50	389	270	58	717	...	...	...	...	6,868 1	1,631 5	8,499 6	50
51	341	224	75	640	..	1	...	1	6,023 4	1,940 3	7,964 0	51
52	300	206	62	568	...	...	...	...	6,246 2	1,708 3	7,954 5	52
53	251	160	61	472	...	..	...	...	5,981 2	1,813 0	7,794 2	53
54	239	169	80	488	...	...	...	...	5,960 5	2,031 3	7,992 1	54
55	214	159	56	429	...	...	...	...	5,733 5	1,682 2	7,416 0	55
56	212	159	49	420	...	...	...	...	5,079 5	1,852 6	6,932 4	56
57	183	107	48	338	...	...	...	...	4,578 1	1,434 4	6,012 5	57
58	162	81	43	286	..	..	..	..	4,747 4	1,322 4	6,070 1	58
59	148	83	49	280	...	..	...	...	4,143 1	1,273 3	5,416 4	59

Continued on

A—(continued).

## FRIENDLY SOCIETY.—Town Districts.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
18	107	6	113	2	11	13	4	4	3	3	6	18
19	865	30	895	21	376	397	27	27	187	929	1,116	19
20	1,617	57	1,674	74	635	709	34	34	514	1,415	1,929	20
21	2,121	85	2,206	141	798	939	68	68	838	1,699	2,537	21
22	2,472	102	2,574	182	812	994	82	82	1,026	1,806	2,832	22
23	2,798	114	2,912	216	921	1,137	100	100	1,235	1,890	3,125	23
24	2,922	129	3,051	226	853	1,079	99	99	1,449	1,834	3,283	24
25	3,078	134	3,212	244	889	1,133	113	113	1,449	1,948	3,397	25
26	3,294	141	3,435	198	762	960	89	89	1,614	1,831	3,445	26
27	3,234	154	3,388	223	684	907	109	109	1,578	1,700	3,278	27
28	3,376	146	3,522	215	665	880	103	103	1,667	1,672	3,339	28
29	3,266	170	3,436	192	609	801	104	104	1,812	1,657	3,469	29
30	3,373	181	3,554	163	613	776	138	138	1,746	1,683	3,429	30
31	3,437	176	3,613	178	562	740	122	122	1,785	1,641	3,426	31
32	3,133	202	3,335	144	495	549	132	132	1,796	1,640	3,436	32
33	2,968	207	3,175	140	391	531	138	138	1,762	1,463	3,225	33
34	2,876	204	3,080	120	329	449	144	144	1,725	1,459	3,184	34
35	2,817	206	3,023	89	361	450	127	127	1,701	1,412	3,113	35
36	2,642	181	2,823	76	279	355	125	125	1,462	1,239	2,701	36
37	2,542	187	2,729	90	252	342	120	120	1,486	1,191	2,677	37
38	2,407	191	2,598	89	170	259	119	119	1,359	1,186	2,545	38
39	2,321	181	2,502	70	180	250	116	116	1,311	1,069	2,380	39
40	2,167	196	2,363	61	158	219	106	106	1,273	1,004	2,277	40
41	2,166	197	2,363	56	138	194	129	129	1,139	953	2,092	41
42	2,015	182	2,197	43	89	132	103	103	1,137	819	1,956	42
43	1,816	189	2,005	36	70	106	126	126	1,054	727	1,781	43
44	1,669	181	1,850	28	54	82	114	114	1,002	691	1,693	44
45	1,573	159	1,732	34	54	88	99	99	990	650	1,640	45
46	1,377	162	1,539	28	40	68	108	108	813	562	1,375	46
47	1,289	145	1,434	17	35	52	99	99	761	506	1,267	47
48	1,153	137	1,290	15	30	45	84	84	649	461	1,110	48
49	1,087	136	1,223	17	30	47	83	83	651	440	1,091	49
50	999	116	1,115	12	23	35	60	60	572	366	938	50
51	883	128	1,011	8	13	21	64	64	503	392	895	51
52	797	119	916	14	9	23	66	66	462	331	793	52
53	708	117	825	6	11	17	73	73	413	278	691	53
54	620	131	751	8	12	20	63	63	385	253	638	54
55	585	130	715	8	5	13	78	78	332	218	550	55
56	530	114	644	3	6	9	63	63	292	194	486	56
57	470	106	576	6	4	10	66	66	241	152	393	57
58	439	84	523	5	1	6	56	56	236	163	399	58
59	411	79	490	1	4	5	43	43	217	149	366	59

next page.

## ANCIENT ORDER OF FORESTERS

Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
60	144	90	54	288	...	...	...	...	4,310 1	1,756 1	6,066 2	60
61	149	62	47	258	...	...	...	...	3,979 2	1,769 1	5,748 3	61
62	95	54	49	198	...	...	...	...	3,976 6	2,009 1	5,986 0	62
63	113	35	43	191	...	...	...	...	4,371 6	1,763 0	6,134 6	63
64	86	35	51	172	...	...	...	...	4,249 1	2,069 1	6,318 2	64
65	89	28	53	170	...	...	...	...	4,506 4	2,003 2	6,509 6	65
66	85	25	35	145	...	...	...	...	4,404 3	2,058 0	6,462 3	66
67	60	25	28	113	...	...	...	...	4,620 1	1,913 5	6,533 6	67
68	62	11	34	107	...	...	...	...	4,722 3	2,068 0	6,790 3	68
69	47	13	26	86	...	...	...	...	4,319 6	1,855 2	6,175 1	69
70	35	15	31	81	...	...	...	...	4,123 3	1,508 2	5,631 5	70
71	36	9	28	73	...	...	...	...	3,367 0	1,519 3	4,886 3	71
72	14	6	22	42	...	...	...	...	2,980 1	1,595 2	4,575 3	72
73	15	4	13	32	...	...	...	...	2,561 4	1,419 2	3,980 6	73
74	6	...	17	23	...	...	...	...	2,239 1	1,307 2	3,546 3	74
75	5	2	12	19	...	...	...	...	1,815 3	965 5	2,781 1	75
76	5	1	9	15	...	...	...	...	1,148 2	882 1	2,030 3	76
77	4	1	8	13	...	...	...	...	1,017 4	628 3	1,646 0	77
78	5	...	4	9	...	...	...	...	618 5	401 2	1,020 0	78
79	1	...	6	7	...	...	...	...	603 4	349 1	952 5	79
80	...	...	2	2	...	...	...	...	426 0	324 5	750 5	80
81	2	...	...	2	...	...	...	...	245 3	146 0	391 3	81
82	1	...	2	3	...	...	...	...	265 0	129 0	394 0	82
83	...	...	...	...	...	...	...	...	156 0	117 5	273 5	83
84	...	...	1	1	...	...	...	...	116 0	144 0	260 0	84
85	...	...	...	...	...	...	...	...	120 0	52 0	172 0	85
86	...	...	1	1	...	...	...	...	52 0	88 0	140 0	86
87	1	1	...	2	...	...	...	...	...	52 0	52 0	87
88	...	...	...	...	...	...	...	...	...	52 0	52 0	88
89	...	...	...	...	...	...	...	...	2 0	50 0	52 0	89
90	...	...	...	...	...	...	...	...	...	...	...	90
91	1	1	...	2	...	...	...	...	6 0	...	6 0	91
92	...	...	...	...	...	...	...	...	6 0	...	6 0	92
93	1	...	...	1	...	...	...	...	...	...	...	93
94	...	...	...	...	...	...	...	...	24 0	...	24 0	94
95	...	...	1	1	...	...	...	...	52 0	...	52 0	95
96	...	...	...	...	...	...	...	...	52 0	...	52 0	96
97	1	...	...	1	...	...	...	...	52 0	...	52 0	97
98	...	...	...	...	...	...	...	...	2 0	...	2 0	98
99	1	1	2	4	...	...	...	...	54 0	108 0	162 0	99
100	...	...	...	...	...	...	...	...	52 0	57 0	109 0	100
101	...	...	...	...	...	...	...	...	56 0	52 0	108 0	101
102	...	...	1	1	...	...	...	...	52 0	53 0	105 0	102
103	...	...	...	...	...	...	...	...	52 0	76 2	128 2	103
Totals	33,630	26,011	3,882	63,523	14,258	28,853	689	43,800	431,784 6	103,482 1	535,267 0	Totals

A—(continued).

## FRIENDLY SOCIETY.—Town Districts.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
60	370	97	467	4	1	5	42	42	211	156	367	60
61	346	89	435	3	1	4	45	45	181	103	284	61
62	330	103	433	4	1	5	53	53	155	76	231	62
63	322	86	408	2	1	3	49	49	145	83	228	63
64	301	94	395	1	...	1	49	49	141	89	230	64
65	280	101	381	2	...	2	52	52	146	64	210	65
66	239	85	324	...	...	...	41	41	94	54	148	66
67	236	89	325	...	...	...	42	42	112	36	148	67
68	212	76	288	...	...	...	38	38	86	37	123	68
69	188	77	265	...	...	...	36	36	89	28	117	69
70	172	69	241	...	...	...	40	40	84	25	109	70
71	145	58	203	2	...	2	28	28	59	25	84	71
72	123	58	181	...	...	...	27	27	60	12	72	72
73	97	49	146	...	...	...	20	20	50	12	62	73
74	73	49	122	...	...	...	25	25	34	15	49	74
75	54	35	89	...	...	...	25	25	34	9	43	75
76	33	26	59	...	...	...	17	17	14	6	20	76
77	27	22	49	...	...	...	11	11	15	4	19	77
78	19	16	35	...	...	...	7	7	6	...	6	78
79	19	10	29	...	...	...	6	6	5	2	7	79
80	11	8	19	...	...	...	2	2	5	1	6	80
81	9	6	15	...	...	...	6	6	4	1	5	81
82	7	4	11	...	...	...	2	2	5	...	5	82
83	3	4	7	...	...	...	3	3	1	...	1	83
84	3	3	6	...	...	...	3	3	...	...	...	84
85	3	1	4	...	...	...	...	...	2	...	2	85
86	1	2	3	...	...	...	1	1	1	...	1	86
87	...	1	1	...	...	...	...	...	...	...	...	87
88	...	1	1	...	...	...	...	...	...	...	...	88
89	1	1	2	...	...	...	1	1	...	...	...	89
90	...	...	...	...	...	...	...	...	...	...	...	90
91	1	...	1	...	...	...	...	...	1	1	2	91
92	1	...	1	...	...	...	...	...	...	...	...	92
93	...	...	...	...	...	...	...	...	...	...	...	93
94	1	...	1	...	...	...	...	...	...	...	...	94
95	1	...	1	...	...	...	...	...	1	1	2	95
96	1	...	1	...	...	...	...	...	...	...	...	96
97	1	...	1	...	...	...	...	...	1	...	1	97
98	1	...	1	...	...	...	...	...	...	...	...	98
99	2	3	5	...	...	...	1	1	...	...	...	99
100	1	2	3	...	...	...	...	...	...	...	...	100
101	2	1	3	...	...	...	1	1	1	...	1	101
102	1	2	3	...	...	...	...	...	...	...	...	102
103	1	2	3	...	...	...	2	2	1	1	2	103
Totals	84,058	7,322	91,380	3,517	12,347	15,864	4,571	4,571	44,371	42,517	86,888	Totals



## ANCIENT ORDER OF FORESTERS

Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
18	17	8	6	31	76	47	3	126	226 6	73 1	300 0	18
19	10	9	4	23	1,375	2,945	69	4,389	2,091 2	335 2	2,426 4	19
20	243	272	14	529	1,347	3,155	56	4,558	4,147 1	753 0	4,900 1	20
21	471	476	46	993	1,415	3,642	72	5,129	6,120 5	866 5	6,987 3	21
22	699	761	57	1,517	1,701	4,043	93	5,837	8,180 2	1,398 1	9,578 3	22
23	1,001	963	85	2,049	1,437	3,626	87	5,150	9,704 2	1,765 2	11,469 4	23
24	1,213	1,261	88	2,562	1,334	3,310	70	4,714	11,185 5	2,142 4	13,328 2	24
25	1,415	1,332	92	2,839	1,419	3,396	72	4,887	12,197 6	2,027 2	14,225 1	25
26	1,580	1,678	112	3,370	933	2,195	48	3,176	13,405 4	2,357 0	15,762 4	26
27	1,672	1,689	125	3,486	852	2,082	55	2,989	14,283 2	2,612 3	16,900 5	27
28	1,733	1,622	133	3,488	884	1,941	55	2,880	15,228 0	2,486 4	17,714 4	28
29	1,739	1,687	172	3,598	861	1,987	42	2,890	15,502 5	2,807 2	18,310 0	29
30	1,841	1,780	156	3,777	934	2,077	50	3,061	16,527 2	2,896 5	19,424 0	30
31	1,984	1,749	176	3,909	573	1,368	41	1,982	16,905 3	3,337 1	20,242 4	31
32	1,878	1,710	195	3,783	374	979	28	1,381	17,820 6	3,417 2	21,238 1	32
33	1,705	1,592	199	3,496	492	1,160	44	1,696	16,975 1	4,230 6	21,206 0	33
34	1,711	1,551	189	3,451	451	974	31	1,456	17,668 5	4,066 0	21,734 5	34
35	1,676	1,494	211	3,381	481	960	41	1,482	18,095 0	4,451 3	22,546 3	35
36	1,603	1,397	207	3,207	280	653	16	949	17,459 6	4,293 6	21,753 5	36
37	1,559	1,371	196	3,126	276	556	26	858	17,323 2	4,139 5	21,463 0	37
38	1,452	1,216	182	2,850	217	497	18	732	16,600 6	3,769 4	20,370 3	38
39	1,454	1,144	190	2,788	211	515	25	751	17,000 5	4,006 6	21,007 4	39
40	1,466	1,170	172	2,808	206	481	10	697	16,926 3	3,704 3	20,630 6	40
41	1,489	1,117	205	2,811	12	31	1	44	16,812 1	4,127 1	20,939 2	41
42	1,199	955	178	2,332	4	11	...	15	15,415 1	4,226 4	19,641 5	42
43	1,051	818	168	2,037	3	2	...	5	14,956 0	4,100 0	19,056 0	43
44	963	745	166	1,874	6	4	2	12	14,160 3	3,959 1	18,119 4	44
45	923	636	154	1,713	3	1	...	4	13,330 1	4,132 4	17,462 5	45
46	896	580	144	1,620	2	1	...	3	12,279 5	3,680 6	15,960 4	46
47	775	491	138	1,404	1	2	...	3	11,911 0	3,333 2	15,244 2	47
48	620	406	133	1,159	1	2	2	5	11,638 4	2,809 0	14,447 4	48
49	620	389	104	1,113	...	1	...	1	10,289 5	2,618 1	12,907 6	49
50	521	302	111	934	...	...	...	...	10,025 6	2,549 1	12,575 0	50
51	443	332	113	888	...	1	...	1	9,377 3	3,316 1	12,693 4	51
52	401	248	97	746	...	...	...	...	8,820 6	3,031 2	11,852 1	52
53	336	203	85	624	...	...	...	...	8,729 6	3,080 3	11,810 2	53
54	304	176	86	566	...	...	...	...	7,965 3	2,678 1	10,643 4	54
55	300	163	99	562	...	...	...	...	7,844 4	2,992 0	10,836 4	55
56	266	146	74	486	...	1	...	1	7,038 1	2,490 3	9,528 4	56
57	223	129	67	419	1	...	...	1	6,649 6	2,146 0	8,795 6	57
58	199	91	67	357	...	...	...	...	6,198 2	2,195 0	8,393 2	58
59	176	92	53	326	...	...	...	...	6,476 3	2,145 6	8,622 2	59

Continued on

A—(continued).

## FRIENDLY SOCIETY.—City Districts.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
18	74	5	79	...	18	18	2	2	6	6	12	18
19	690	32	722	16	481	497	24	24	156	745	901	19
20	1,394	64	1,458	84	883	967	51	51	457	1,286	1,743	20
21	1,927	88	2,015	150	1,169	1,319	60	60	696	1,685	2,381	21
22	2,447	147	2,594	205	1,468	1,673	108	108	924	1,979	2,903	22
23	2,948	173	3,121	287	1,569	1,856	121	121	1,174	2,274	3,448	23
24	3,395	183	3,578	316	1,664	1,980	133	133	1,488	2,457	3,945	24
25	3,641	203	3,844	343	1,604	1,947	159	159	1,588	2,455	4,043	25
26	3,864	224	4,088	332	1,497	1,829	150	150	1,785	2,349	4,134	26
27	3,905	231	4,136	335	1,335	1,670	167	167	1,906	2,235	4,141	27
28	3,995	242	4,237	311	1,302	1,613	167	167	1,965	2,263	4,228	28
29	4,113	276	4,389	321	1,212	1,533	184	184	2,066	2,209	4,275	29
30	4,289	253	4,552	293	1,158	1,451	166	166	2,166	2,431	4,597	30
31	4,313	309	4,622	282	1,106	1,388	205	205	2,222	2,342	4,564	31
32	4,231	324	4,555	264	917	1,181	192	192	2,258	2,158	4,416	32
33	4,050	359	4,409	245	825	1,070	224	224	2,189	2,175	4,364	33
34	4,007	347	4,354	231	758	989	205	206	2,205	2,138	4,343	34
35	3,873	384	4,257	178	659	837	223	223	2,244	2,037	4,281	35
36	3,661	381	4,042	180	579	759	223	223	2,034	1,879	3,913	36
37	3,643	350	3,993	150	500	650	222	222	1,992	1,756	3,748	37
38	3,330	360	3,690	122	427	549	223	223	1,950	1,635	3,585	38
39	3,328	368	3,696	123	384	507	230	230	1,859	1,658	3,517	39
40	3,121	338	3,459	96	343	439	202	202	1,726	1,471	3,197	40
41	3,122	377	3,499	99	221	320	221	221	1,678	1,388	3,066	41
42	2,802	326	3,128	78	193	271	191	191	1,498	1,209	2,707	42
43	2,654	306	2,960	71	152	223	173	173	1,502	1,077	2,579	43
44	2,439	304	2,743	57	129	186	169	169	1,451	1,041	2,492	44
45	2,191	304	2,495	52	88	140	180	180	1,423	946	2,369	45
46	2,000	300	2,300	42	81	123	178	178	1,147	828	1,975	46
47	1,828	273	2,101	24	69	93	176	176	1,027	717	1,744	47
48	1,740	230	1,970	39	51	90	138	138	928	654	1,582	48
49	1,553	226	1,779	24	36	60	123	123	895	568	1,463	49
50	1,398	196	1,594	19	27	46	123	123	859	539	1,398	50
51	1,281	221	1,502	10	27	37	113	113	754	453	1,207	51
52	1,091	205	1,296	10	24	34	121	121	608	379	987	52
53	1,036	204	1,240	8	21	29	113	113	612	361	973	53
54	887	174	1,061	7	7	14	78	78	509	282	791	54
55	791	202	993	5	12	17	103	103	434	309	743	55
56	706	179	885	6	11	17	103	103	396	236	632	56
57	657	141	798	5	4	9	72	72	332	199	531	57
58	590	139	729	8	3	11	78	78	298	164	462	58
59	578	133	711	4	4	8	64	64	297	159	456	59

next page.

## ANCIENT ORDER OF FORESTERS

## Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
60	177	81	52	310	...	...	...	...	5,580 4	2,321 6	7,902 3	60
61	172	76	59	307	...	...	...	...	5,232 3	2,160 1	7,392 4	61
62	144	51	67	262	...	...	...	...	4,844 3	1,906 4	6,751 0	62
63	111	39	55	205	...	...	...	...	4,465 0	1,993 2	6,458 2	63
64	94	41	36	171	...	...	...	...	4,825 5	2,126 0	6,951 5	64
65	89	29	43	161	...	...	...	...	4,641 0	1,785 3	6,426 3	65
66	67	25	42	134	...	...	...	...	4,196 3	1,908 3	6,104 6	66
67	58	16	42	116	...	...	...	...	3,989 3	1,604 3	5,593 6	67
68	44	13	24	81	...	...	...	...	3,899 5	1,348 2	5,248 0	68
69	35	9	17	61	...	...	...	...	3,140 4	1,011 0	4,151 4	69
70	24	2	17	43	...	...	...	...	2,752 6	831 0	3,583 6	70
71	20	8	19	47	...	...	...	...	2,432 4	804 6	3,237 3	71
72	11	1	6	18	...	...	...	...	2,032 4	547 0	2,579 4	72
73	9	4	8	21	...	...	...	...	1,405 3	481 0	1,886 3	73
74	5	2	13	20	...	...	...	...	1,057 1	378 0	1,435 1	74
75	3	3	6	12	...	...	...	...	827 3	441 5	1,269 1	75
76	2	...	5	7	...	...	...	...	612 3	564 6	1,177 2	76
77	...	3	3	6	...	...	...	...	361 0	342 6	703 6	77
78	2	...	2	4	...	...	...	...	224 5	127 2	352 0	78
79	...	...	3	3	...	...	...	...	160 3	61 2	221 5	79
80	...	...	2	2	...	...	...	...	85 1	108 5	193 6	80
81	...	1	1	2	...	...	...	...	7 1	159 0	166 1	81
82	1	...	...	1	...	...	...	...	12 1	172 4	184 5	82
83	1	...	...	1	...	...	...	...	...	80 0	80 0	83
84	...	...	...	...	...	...	...	...	...	...	...	84
85	...	...	...	...	...	...	...	...	22 3	...	22 3	85
86	...	1	...	1	...	...	...	...	48 1	...	48 1	86
87	...	...	...	...	...	...	...	...	6 3	...	6 3	87
88	...	...	...	...	...	...	...	...	...	...	...	88
89	...	...	1	1	...	...	...	...	...	3 0	3 0	89
90	...	...	1	1	...	...	...	...	...	8 4	8 4	90
91	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	92
93	...	...	...	...	...	...	...	...	...	3 0	3 0	93
94	...	...	...	...	...	...	...	...	...	...	...	94
95	...	...	...	...	...	...	...	...	...	...	...	95
96	...	...	...	...	...	...	...	...	...	...	...	96
97	...	...	...	...	...	...	...	...	...	...	...	97
98	...	...	...	...	...	...	...	...	...	...	...	98
99	...	...	...	...	...	...	...	...	...	...	...	99
100	...	...	...	...	...	...	...	...	...	...	...	100
101	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	103
Totals	42,896	36,356	5,778	85,030	18,162	42,646	1,057	61,865	558,365 1	144,829 6	703,195 0	Totals

A—(continued)

## FRIENDLY SOCIETY.—City Districts.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
60	497	127	624	2	1	3	72	72	257	140	397	60
61	453	114	567	3	3	6	69	69	220	126	346	61
62	411	110	521	5	2	7	70	70	197	89	286	62
63	355	109	464	1	2	3	47	47	170	87	257	63
64	348	109	457	4	3	7	47	47	177	79	256	64
65	299	100	399	2	...	2	58	58	171	74	245	65
66	255	103	358	3	1	4	51	51	141	52	193	66
67	243	82	325	...	1	1	46	46	107	36	143	67
68	201	78	279	...	...	...	36	36	89	40	129	68
69	167	61	228	1	1	2	47	47	87	29	116	69
70	143	42	185	1	1	2	23	23	68	24	92	70
71	117	36	153	...	...	...	19	19	58	16	74	71
72	89	30	119	2	...	2	14	14	44	12	56	72
73	59	27	86	...	...	...	20	20	34	8	42	73
74	41	18	59	...	...	...	10	10	24	3	27	74
75	28	21	49	...	...	...	12	12	19	8	27	75
76	19	16	35	...	...	...	5	5	11	1	12	76
77	11	17	28	...	...	...	11	11	9	4	13	77
78	8	10	18	...	...	...	8	8	5	2	7	78
79	4	3	7	...	...	...	1	1	3	3	6	79
80	3	3	6	...	...	...	2	2	2	...	2	80
81	1	4	5	...	...	...	1	1	1	2	3	81
82	2	4	6	...	...	...	1	1	2	...	2	82
83	...	3	3	...	...	...	3	3	...	...	...	83
84	...	...	...	...	...	...	1	1	...	...	...	84
85	2	...	2	...	...	...	...	...	...	1	1	85
86	2	...	2	...	...	...	...	...	1	...	1	86
87	1	...	1	...	...	...	...	...	1	...	1	87
88	...	...	...	...	...	...	...	...	...	...	...	88
89	...	1	1	...	...	...	...	...	...	...	...	89
90	...	1	1	...	...	...	1	1	...	1	1	90
91	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	92
93	...	1	1	...	...	...	1	1	...	...	...	93
94	...	...	...	...	...	...	...	...	...	...	...	94
95	...	...	...	...	...	...	...	...	...	...	...	95
96	...	...	...	...	...	...	...	...	...	...	...	96
97	...	...	...	...	...	...	...	...	...	...	...	97
98	...	...	...	...	...	...	...	...	...	...	...	98
99	...	...	...	...	...	...	...	...	...	...	...	99
100	...	...	...	...	...	...	...	...	...	...	...	100
101	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	103
Totals	107,342	11,321	118,663	5,456	23,033	28,489	6,835	6,835	55,602	55,969	111,571	Totals

TABLE

## ANCIENT ORDER OF FORESTERS

Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced			Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing	By Members Dying	TOTAL	
									Weeks days	Weeks days	Weeks days	
18	52	64	15	131	613	504	22	1,139	1,283 4	142 0	1,425 4	18
19	84	84	17	185	6,010	11,581	224	17,815	8,372 3	826 4	9,199 0	19
20	1,339	1,105	72	2,516	4,470	9,263	187	13,920	16,935 2	1,965 5	18,901 0	20
21	2,093	1,709	143	3,945	4,353	9,243	194	13,790	22,749 1	2,775 2	25,524 3	21
22	2,650	2,339	171	5,160	4,273	9,449	210	13,932	27,491 3	3,607 2	31,098 5	22
23	3,362	2,904	219	6,485	3,588	8,214	189	11,991	30,850 3	4,211 4	35,062 0	23
24	3,804	3,483	248	7,535	3,144	7,063	144	10,351	32,995 0	5,225 2	38,220 2	24
25	4,273	3,680	238	8,191	3,199	7,310	153	10,662	36,219 6	5,303 3	41,523 2	25
26	4,518	4,143	278	8,939	2,143	4,763	109	7,015	37,079 6	5,842 3	42,922 2	26
27	4,618	4,222	326	9,166	2,008	4,379	99	6,486	38,644 0	6,293 2	44,937 2	27
28	4,777	4,204	315	9,296	1,927	4,043	116	6,086	40,253 0	6,170 1	46,423 1	28
29	4,667	4,086	362	9,115	1,946	4,067	100	6,113	39,817 2	6,952 0	46,769 2	29
30	4,780	4,219	364	9,363	1,996	4,144	113	6,253	41,934 1	7,041 5	48,975 6	30
31	4,977	4,228	404	9,609	1,385	2,979	85	4,449	42,666 1	6,964 5	49,630 6	31
32	4,498	3,876	424	8,798	916	2,059	63	3,038	42,370 3	7,476 3	49,846 6	32
33	4,268	3,672	411	8,351	1,073	2,391	79	3,543	41,327 6	8,452 1	49,780 0	33
34	4,069	3,578	401	8,048	978	2,049	71	3,098	41,685 1	9,149 3	50,834 4	34
35	4,114	3,470	409	7,993	1,097	2,093	73	3,263	41,751 0	9,350 6	51,101 6	35
36	3,910	3,281	388	7,579	712	1,438	45	2,195	39,307 1	8,748 2	48,055 3	36
37	3,763	3,065	400	7,228	635	1,231	46	1,912	39,313 5	8,343 5	47,657 3	37
38	3,601	2,835	383	6,819	508	1,022	39	1,569	38,287 1	7,671 0	45,958 1	38
39	3,396	2,644	383	6,423	529	1,118	50	1,697	38,703 0	7,682 1	46,385 1	39
40	3,397	2,617	375	6,389	514	1,048	34	1,596	37,102 6	7,383 3	44,486 2	40
41	3,454	2,552	405	6,411	42	105	9	156	37,187 2	8,234 0	45,421 2	41
42	2,875	2,206	349	5,430	9	21	...	30	34,697 3	8,194 5	42,892 1	42
43	2,581	1,965	359	4,905	7	10	2	19	33,408 4	8,127 1	41,535 5	43
44	2,317	1,710	335	4,362	13	10	3	26	31,066 3	7,809 5	38,876 1	44
45	2,250	1,612	327	4,189	5	7	...	12	30,369 5	7,484 2	37,854 0	45
46	2,089	1,431	298	3,818	4	3	1	8	28,313 2	6,990 6	35,304 1	46
47	1,812	1,285	290	3,387	1	5	...	6	26,873 4	6,862 1	33,735 5	47
48	1,565	1,109	286	2,960	1	3	2	6	25,429 2	6,441 5	31,871 0	48
49	1,462	1,002	233	2,697	3	4	...	7	23,132 5	5,860 6	28,993 4	49
50	1,290	839	226	2,355	2	...	...	2	22,110 6	5,212 5	27,323 4	50
51	1,126	842	247	2,215	1	3	...	4	20,227 4	6,799 6	27,027 3	51
52	996	689	209	1,894	...	...	...	...	20,279 3	6,063 1	26,342 4	52
53	878	553	212	1,643	...	...	...	...	19,734 4	6,274 5	26,009 2	53
54	817	522	230	1,569	...	...	...	...	18,843 2	5,856 6	24,700 1	54
55	755	471	210	1,436	...	...	...	...	18,521 5	5,918 1	24,439 6	55
56	686	451	173	1,310	...	1	...	1	16,841 3	5,695 0	22,536 3	56
57	603	361	161	1,125	1	...	...	1	15,943 4	4,854 2	20,797 6	57
58	551	293	157	1,001	...	...	...	...	15,197 2	5,175 5	20,373 0	58
59	489	278	144	911	...	...	...	...	14,904 5	4,918 3	19,823 1	59

Continued on

A—(continued).

## FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
18	394	23	417	3	54	57	11	11	23	31	54	18
19	2,840	102	2,942	60	1,281	1,341	85	85	658	3,040	3,698	19
20	5,394	194	5,588	233	2,146	2,379	143	143	1,772	4,655	6,427	20
21	7,070	290	7,360	443	2,720	3,163	204	204	2,669	5,757	8,426	21
22	8,190	382	8,572	585	3,061	3,646	298	298	3,450	6,087	9,537	22
23	9,304	436	9,740	735	3,259	3,994	342	342	4,085	6,563	10,648	23
24	9,932	471	10,403	792	3,284	4,076	362	362	4,857	6,560	11,417	24
25	10,400	481	10,881	810	3,173	3,983	362	362	5,065	6,627	11,692	25
26	10,716	532	11,248	746	2,924	3,670	344	344	5,327	6,355	11,682	26
27	10,676	559	11,235	757	2,597	3,354	400	400	5,479	5,832	11,311	27
28	10,821	576	11,397	700	2,511	3,211	383	383	5,571	5,871	11,442	28
29	10,770	628	11,398	670	2,276	2,946	412	412	5,856	5,725	11,581	29
30	10,996	613	11,609	617	2,236	2,853	431	431	5,806	5,957	11,763	30
31	11,007	659	11,666	608	2,061	2,669	442	442	5,868	5,680	11,548	31
32	10,463	702	11,165	536	1,678	2,214	449	449	5,971	5,474	11,445	32
33	9,979	743	10,722	508	1,509	2,017	478	478	5,751	5,176	10,927	33
34	9,663	732	10,395	426	1,363	1,789	481	481	5,637	5,183	10,820	34
35	9,408	758	10,166	364	1,256	1,620	456	456	5,627	5,054	10,681	35
36	8,775	740	9,515	355	1,075	1,430	459	459	5,023	4,409	9,432	36
37	8,654	703	9,357	304	932	1,236	455	455	4,900	4,224	9,124	37
38	8,123	710	8,833	280	748	1,028	447	447	4,667	3,974	8,641	38
39	7,882	721	8,603	245	693	938	456	456	4,564	3,956	8,520	39
40	7,417	682	8,099	208	635	843	410	410	4,245	3,550	7,795	40
41	7,248	719	7,967	208	456	664	435	435	4,035	3,285	7,320	41
42	6,621	655	7,276	160	356	516	404	404	3,770	2,908	6,678	42
43	6,136	629	6,765	139	281	420	374	374	3,538	2,562	6,100	43
44	5,637	613	6,250	110	220	330	370	370	3,406	2,405	5,811	44
45	5,221	574	5,795	103	174	277	348	348	3,339	2,254	5,593	45
46	4,728	580	5,308	95	156	251	357	357	2,781	1,971	4,752	46
47	4,298	540	4,838	60	130	190	353	353	2,513	1,769	4,282	47
48	3,993	492	4,485	65	100	165	301	301	2,248	1,556	3,804	48
49	3,658	477	4,135	53	82	135	271	271	2,188	1,483	3,671	49
50	3,331	405	3,736	41	66	107	254	254	2,026	1,331	3,357	50
51	2,979	462	3,441	20	54	74	260	260	1,778	1,211	2,989	51
52	2,624	419	3,043	33	42	75	236	236	1,528	1,048	2,576	52
53	2,427	427	2,854	16	39	55	243	243	1,437	942	2,379	53
54	2,128	397	2,525	19	24	43	193	193	1,273	792	2,065	54
55	1,949	428	2,377	16	18	34	242	242	1,107	808	1,915	55
56	1,746	384	2,130	11	18	29	221	221	980	657	1,637	56
57	1,610	341	1,951	12	9	21	194	194	861	540	1,401	57
58	1,477	318	1,795	17	8	25	187	187	810	499	1,309	58
59	1,393	295	1,688	5	8	13	156	156	750	458	1,208	59

next page.

## ANCIENT ORDER OF FORESTERS

## Summary of the Particulars extracted from the Sickness and Mortality Return

Age	Number of Members in the Courts, 1st January, 1871				Became Free during the Five Years				Sickness Experienced						Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	Member Death	TOTAL	By Members Living and Withdrawing		By Members Dying		TOTAL		
									Weeks	days	Weeks	days	Weeks	days	
60	493	244	145	882	...	...	...	...	13,751	6	5,315	4	19,067	3	60
61	478	217	173	868	...	...	...	...	13,268	4	5,463	0	18,731	4	61
62	363	167	157	687	...	...	...	...	13,314	4	5,313	5	18,628	2	62
63	331	128	138	597	...	...	...	...	12,710	2	5,405	0	18,115	2	63
64	313	116	140	569	...	...	...	...	13,044	0	6,066	0	19,110	0	64
65	291	86	129	506	...	...	...	...	14,120	5	5,670	1	19,790	6	65
66	258	86	130	474	...	...	...	...	12,687	3	6,037	6	18,725	2	66
67	211	72	122	405	...	...	...	...	12,945	2	5,652	3	18,597	5	67
68	168	51	111	330	...	...	...	...	13,047	0	5,589	0	18,636	0	68
69	170	36	78	284	...	...	...	...	11,670	3	5,079	1	16,749	4	69
70	119	29	82	230	...	...	...	...	10,948	1	4,598	3	15,546	4	70
71	103	33	87	223	...	...	...	...	9,467	3	4,748	4	14,216	0	71
72	53	11	52	116	...	...	...	...	8,333	6	4,218	0	12,551	6	72
73	45	14	39	98	...	...	...	...	7,330	5	3,600	1	10,930	6	73
74	22	4	55	81	...	...	...	...	5,697	0	3,279	6	8,976	6	74
75	25	12	30	67	...	...	...	...	4,846	1	2,669	1	7,515	2	75
76	22	4	22	48	...	...	...	...	3,508	1	2,274	5	5,782	6	76
77	11	6	17	34	...	...	...	...	2,646	2	1,752	4	4,398	6	77
78	7	...	14	21	...	...	...	...	1,813	5	1,225	4	3,039	2	78
79	3	1	13	17	...	...	...	...	1,770	0	904	6	2,674	6	79
80	3	...	6	9	...	...	...	...	1,215	6	807	1	2,023	0	80
81	4	1	2	7	...	...	...	...	543	6	492	3	1,036	2	81
82	4	...	4	8	...	...	...	...	404	2	368	4	772	6	82
83	1	...	...	1	...	...	...	...	346	5	249	5	596	3	83
84	...	...	2	2	...	...	...	...	282	4	248	0	530	4	84
85	...	...	1	1	...	...	...	...	217	2	156	0	373	2	85
86	...	1	1	2	...	...	...	...	156	0	167	0	323	0	86
87	1	1	...	2	...	...	...	...	6	3	54	0	60	3	87
88	...	...	...	...	...	...	...	...	...	...	52	0	52	0	88
89	...	...	1	1	...	...	...	...	2	0	53	0	55	0	89
90	...	...	1	1	...	...	...	...	...	...	8	4	8	4	90
91	1	1	...	2	...	...	...	...	6	0	...	...	6	0	91
92	...	...	...	...	...	...	...	...	6	0	...	...	6	0	92
93	1	...	...	1	...	...	...	...	...	...	3	0	3	0	93
94	...	...	...	...	...	...	...	...	24	0	...	...	24	0	94
95	...	...	1	1	...	...	...	...	52	0	...	...	52	0	95
96	1	...	...	1	...	...	...	...	52	0	...	...	52	0	96
97	1	...	...	1	...	...	...	...	52	0	...	...	52	0	97
98	...	...	...	...	...	...	...	...	14	6	...	...	14	6	98
99	1	1	2	4	...	...	...	...	61	0	108	0	169	0	99
100	...	...	...	...	...	...	...	...	66	0	57	0	123	0	100
101	...	...	...	...	...	...	...	...	56	0	52	0	108	0	101
102	...	...	1	1	...	...	...	...	52	0	53	0	105	0	102
103	...	...	...	...	...	...	...	...	52	0	76	2	128	2	103
Totals	113,110	91,001	13,353	217,464	48,106	101,623	2,462	152,191	1,420,813	0	348,222	4	1,769,035	4	Totals

A—(continued).

FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

of the Society for the Five Years ending 31st December, 1875.—Males.

Age	Members Sick			Members Withdrew			Members Death		Number of Members in the Courts, 31st December, 1875			Age
	Member Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL	Number	TOTAL	Member Sick	Member not Sick	TOTAL	
60	1,247	302	1,549	9	3	12	166	166	672	440	1,112	60
61	1,161	285	1,446	7	6	13	155	155	596	352	948	61
62	1,117	298	1,415	9	4	13	170	170	543	282	825	62
63	996	284	1,280	4	3	7	137	137	478	274	752	63
64	953	295	1,248	5	3	8	147	147	487	243	730	64
65	887	292	1,179	4	1	5	154	154	475	216	691	65
66	774	287	1,061	4	2	6	139	139	358	167	525	66
67	753	275	1,028	1	2	3	132	132	324	127	451	67
68	660	264	924	...	...	...	128	128	308	117	425	68
69	604	234	838	6	1	7	125	125	287	85	372	69
70	544	200	744	1	1	2	108	108	258	85	343	70
71	463	192	655	2	...	2	97	97	207	74	281	71
72	370	166	536	2	...	2	80	80	165	51	216	72
73	295	138	433	...	...	...	69	69	172	34	206	73
74	217	128	345	1	...	1	61	61	118	30	148	74
75	165	105	270	1	1	2	69	69	98	32	130	75
76	112	77	189	1	...	1	36	36	53	11	64	76
77	80	70	150	...	1	1	41	41	45	14	59	77
78	59	51	110	1	...	1	30	30	21	4	25	78
79	53	25	78	...	...	...	13	13	25	12	37	79
80	35	20	55	...	...	...	9	9	21	3	24	80
81	18	18	36	...	...	...	14	14	12	5	17	81
82	16	11	27	...	...	...	5	5	7	...	7	82
83	9	8	17	...	...	...	6	6	3	1	4	83
84	8	5	13	...	...	...	4	4	3	...	3	84
85	8	3	11	...	...	...	...	...	4	1	5	85
86	5	4	9	...	...	...	2	2	4	...	4	86
87	1	2	3	...	...	...	2	2	1	...	1	87
88	...	1	1	...	...	...	...	...	...	...	...	88
89	1	2	3	...	...	...	1	1	...	...	...	89
90	...	1	1	...	...	...	1	1	...	1	1	90
91	1	...	1	...	...	...	...	...	1	1	2	91
92	1	...	1	...	...	...	...	...	...	...	...	92
93	...	1	1	...	...	...	1	1	...	...	...	93
94	1	...	1	...	...	...	...	...	...	...	...	94
95	1	...	1	...	...	...	...	...	1	1	2	95
96	1	...	1	...	...	...	...	...	...	...	...	96
97	1	...	1	...	...	...	...	...	1	...	1	97
98	2	...	2	...	...	...	...	...	...	...	...	98
99	3	3	6	...	...	...	1	1	...	...	...	99
100	2	2	4	...	...	...	...	...	1	...	1	100
101	2	1	3	...	...	...	1	1	1	...	1	101
102	1	2	3	...	...	...	...	...	...	...	...	102
103	1	2	3	...	...	...	2	2	1	1	2	103
Totals	279,706	25,646	305,352	12,226	45,741	57,967	15,815	15,815	148,990	146,883	295,873	Totals



By the classification of the members adopted in this table it is possible to draw some quite new deductions on sickness and mortality, and the labour in the preliminary stages of the investigation has not been unnecessarily extended; for the more, within reasonable limits, it is possible in the tabulation of such a vast body of facts as this inquiry embraces to sub-divide the subject, the easier does it become to check each separate stage. The particulars are given separately for the Rural, Town, and City Districts, and finally for a combination of the three groups, and the only deviation throughout the report from this principle of treatment is where the facts were either not deemed sufficiently numerous to justify it, or when, from the nature of the question under consideration, it was believed to be unnecessary to enter into a sub-division of this character.

From this table (Table A) the following facts are gathered in connection with the branches of the Order from which mortality and sickness returns were received:—

<i>Number of Members in the Courts 1st January, 1871</i>	...	...	...	217,464
Of these members during the five years 1871-1875 were sick	113,110	or	52.0 per cent.	
"                  "                  "                  "                  "                  not sick	91,001	"	41.8	"
"                  "                  "                  "                  died	13,353	"	6.2	"
<i>Number of Members who joined the Courts 1871-1875</i>	..	...	...	152,191
Of these during the five years, were sick	...	...	48,106	" 31.6 "
"                  "                  "                  not sick	...	...	101,623	" 66.8 "
"                  "                  "                  died	...	...	2,462	" 1.6 "
<b>TOTAL NUMBER OF MEMBERS WHO CAME UNDER OBSERVATION</b>				<b>369,655</b>
<i>Number of Members who withdrew 1871-1875</i>	...	...	...	57,967
Of these during the five years 1871-1875 had been sick	12,226	or	21.1 per cent.	
"                  "                  "                  not	45,741	"	78.9	"
<i>Number of Members who died</i>	...	...	...	15,815
<b>TOTAL CEASED TO BE MEMBERS</b>				<b>73,782</b>
<i>Difference, or Number of Members in the Courts 31st December, 1875</i>	...	...	...	295,873
				Weeks    days
<i>Total weeks of sickness paid for in respect of all the above members</i>	...	...	1,769,035	4
Of this amount, for members who died	...	...	348,222	4
"                  "                  remainder	...	...	1,420,813	0

The variation in the number of members sick, not sick, and dying during the quinquennium so far as relates first to those whose membership dated back before the 1st January, 1871, and secondly to the subsequent entrants, is mainly

due to the very different age distribution in the two groups, for, as will be demonstrated by statistics presented in a later portion of this report (see Abstracts B, H, and K), age exerts a most material influence on all these points. The very different proportion of the withdrawals among those who had been sick, and those who had not claimed the allowance, should not escape observation.

Similar particulars for the Rural, Town, and City Districts respectively are presented in the following abstract.

### ABSTRACT A.

#### ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

	Rural Districts	Town Districts	City Districts
<i>Number of Members in the Courts 1st January, 1871</i> ... ..	68,911	63,523	85,030
Of these members during the five years 1871-1875, were sick ...	36,584	33,630	42,896
" " " " " " " " not sick ...	28,634	26,011	36,356
" " " " " " " " died ...	3,693	3,882	5,778
<i>Number of Members who joined the Courts 1871-1875</i> ... ..	46,526	43,809	61,865
Of these members during the five years 1871-1875 were sick ...	15,686	14,258	18,162
" " " " " " " " not sick ...	30,124	28,853	42,646
" " " " " " " " died ...	716	689	1,057
<b>TOTAL NUMBER OF MEMBERS WHO CAME UNDER OBSERVATION</b> ...	<b>115,437</b>	<b>107,323</b>	<b>146,895</b>
<i>Number of Members who withdrew 1871-1875</i> ... ..	13,614	15,864	28,489
Of these members during the five years 1871-1875, had been sick ...	3,253	3,517	5,456
" " " " " " " " not been sick ...	10,361	12,347	23,033
<i>Number of Members who died 1871-1875</i> ... ..	4,409	4,571	6,835
<b>TOTAL NUMBER WHO CEASED TO BE MEMBERS</b> ... ..	<b>18,023</b>	<b>20,435</b>	<b>35,324</b>
<i>Difference, or Number of Members in the Courts 31st December, 1875</i> ...	97,414	86,888	111,571
<i>Total Weeks of Sickness paid for in respect of all the above Members</i> ...	Weeks days 530,573 4	Weeks days 535,267 0	Weeks days 703,195 0
Of this amount, for members who died ... ..	99,910 4	103,482 1	144,829 6
" " " remainder ... ..	430,663 0	431,784 6	558,365 1
<b>THE PROPORTIONAL DISTRIBUTION OF THE MEMBERS SICK, NOT SICK, AND DYING.</b>			
<i>In the Courts on 1st January, 1871.</i>			
Percentage of members sick ... ..	53'1	52'9	50'4
" " not sick ... ..	41'5	41'0	42'8
" " died ... ..	5'4	6'1	6'8
<i>Joined the Courts, 1871-1875.</i>			
Percentage of members sick ... ..	33'7	32'5	29'4
" " not sick ... ..	64'8	65'9	68'9
" " died ... ..	1'5	1'6	1'7
<i>Withdrew from the Courts, 1871-1875.</i>			
Percentage of members sick ... ..	23'9	22'2	19'2
" " not sick ... ..	76'1	77'8	80'8
	100'0	100'0	100'0

It has already been stated that the proportion of members who were either sick, not sick, or died, whilst under observation varied with the age of the members, and the extent to which this is the case Abstract B shows.

### ABSTRACT B.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

Ages	To every 100 Members in the Courts 1st January, 1871, the number who whilst under observation were				To every 100 Members who became "Free" during the Five Years, the number who whilst under observation were				Ages
	Sick	Not Sick	Died	TOTAL	Sick	Not Sick	Died	TOTAL	
20-	51.7	45.0	3.3	100.0	31.0	67.6	1.4	100.0	20-
25-	51.1	45.5	3.4	100.0	30.9	67.5	1.6	100.0	25-
30-	51.2	44.3	4.5	100.0	31.2	66.8	2.0	100.0	30-
35-	52.1	42.4	5.5	100.0	32.7	64.9	2.4	100.0	35-
40-	53.2	40.2	6.6	100.0	32.0	65.4	2.6	100.0	40-
45-	53.8	37.8	8.4	100.0	35.9	56.4	7.7	100.0	45-
50-	52.8	35.6	11.6	100.0	...	...	...	...	50-
55-	53.3	32.1	14.6	100.0	...	...	...	...	55-
60-	54.9	24.2	20.9	100.0	...	...	...	...	60-
65-	54.9	16.6	28.5	100.0	...	...	...	...	65-
70-	45.7	12.2	42.1	100.0	...	...	...	...	70-
75-	36.4	12.3	51.3	100.0	...	...	...	...	75-

As regards the members in the Society's branches at the period when this investigation commenced, viz., 1st January, 1871, the proportion sick increases, it will be observed, as the members get older, the apparent deviation from this rule for ages above 70 being due to the fact that at this period of life either from sickness becoming more severe in its character, or from the capacity of the human frame to withstand its attacks having been weakened, death more frequently results, and consequently an increased ratio of deaths is observed at these ages. The percentage of members not sick gradually decreases with age, whilst the proportional number dying increases.

Referring to the members who entered the Society during the quinquennium, the proportions sick and dying are materially less at each age than for the other groups, apparently showing that at any rate for the first few years after admission into the Courts the medical selection employed is not without practical effect upon the Society's experience.

Viewing the facts contained in this Abstract it may be affirmed, taking an average Society with a normal admission of new members, that in the course of every five years nearly one half of the members may at one time or another be expected to make a claim upon the sick fund, whilst during the same period about 5 per cent. of them will die.

TABLE B.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*Rural Districts.*

THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members withdrew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)
18	58	863	921	26	5	36	67	...	921	476.5	225	820 5	18
19	140	8,042	8,182	447	34	1,681	2,162	854	9,036	4,791.5	1,325	4,059 2	19
	198	8,905	9,103	473	39	1,717	2,229	854	9,957	5,268	1,550	4,880 0	
20	1,253	5,148	6,401	703	58	2,755	3,516	6,874	13,275	10,349.5	2,456	8,369 3	20
21	1,845	4,617	6,462	905	76	3,508	4,489	9,759	16,221	13,460	3,139	10,622 0	21
22	2,188	4,048	6,236	979	108	3,802	4,889	11,732	17,968	15,454.5	3,404	12,362 2	22
23	2,552	3,397	5,949	1,001	121	4,075	5,197	13,079	19,028	16,829	3,707	13,322 0	23
24	2,790	2,720	5,510	1,017	130	4,189	5,336	13,831	19,341	17,472.5	3,774	14,112 4	24
	10,628	19,930	30,558	4,605	493	18,329	23,427	55,275	85,833	73,565.5	16,480	58,788 2	
25	2,923	2,750	5,673	903	90	4,252	5,245	14,005	19,678	17,851.5	3,825	14,802 1	25
26	2,978	1,875	4,853	881	105	4,103	5,089	14,433	19,286	17,908	3,725	13,943 5	26
27	2,950	1,595	4,545	777	124	3,892	4,793	14,197	18,742	17,556	3,711	14,531 4	27
28	2,998	1,441	4,439	718	113	3,875	4,706	13,949	18,388	17,308.5	3,638	14,578 5	28
29	2,799	1,519	4,318	612	124	3,837	4,573	13,682	18,000	16,934.5	3,573	14,760 0	29
	14,648	9,180	23,828	3,891	556	19,959	24,406	70,266	94,094	87,558.5	18,472	72,616 1	
30	2,831	1,460	4,291	626	127	3,737	4,490	13,427	17,718	16,675	3,503	14,827 0	30
31	2,874	1,151	4,025	541	115	3,558	4,214	13,228	17,253	16,407	3,431	14,372 3	31
32	2,577	810	3,387	484	125	3,593	4,202	13,039	16,426	15,779	3,275	13,950 6	32
33	2,435	878	3,313	416	116	3,338	3,870	12,224	15,537	14,890	3,138	13,885 6	33
34	2,236	767	3,003	351	131	3,293	3,775	11,667	14,670	14,111	2,961	14,015 4	34
	12,953	5,066	18,019	2,418	614	17,519	20,551	63,585	81,604	77,862	16,308	71,051 5	
35	2,369	850	3,219	333	106	3,287	3,726	10,895	14,114	13,522.5	2,886	13,448 3	35
36	2,183	644	2,827	316	111	2,818	3,245	10,388	13,215	12,735	2,650	12,700 4	36
37	2,085	545	2,630	244	113	2,699	3,056	9,970	12,600	12,205.5	2,635	12,732 5	37
38	1,952	411	2,363	220	105	2,511	2,836	9,544	11,907	11,591.5	2,545	12,913 2	38
39	1,775	472	2,247	181	110	2,623	2,914	9,071	11,318	10,991.5	2,405	12,899 2	39
	10,364	2,922	13,286	1,294	545	13,938	15,777	49,868	63,154	61,046	13,121	64,694 2	
40	1,728	437	2,165	185	102	2,321	2,608	8,404	10,569	10,258	2,277	11,864 4	40
41	1,752	47	1,799	150	85	2,162	2,397	7,961	9,760	9,661.5	2,105	11,408 3	41
42	1,552	8	1,560	113	110	2,015	2,238	7,363	8,923	8,862.5	1,951	10,471 2	42
43	1,386	7	1,393	91	75	1,740	1,906	6,685	8,078	8,029	1,800	10,165 3	43
44	1,231	7	1,238	62	87	1,626	1,775	6,172	7,410	7,375.5	1,657	9,574 4	44
	7,649	506	8,155	601	459	9,864	10,924	36,585	44,740	44,186.5	9,790	53,484 2	
45	1,230	5	1,235	49	69	1,584	1,702	5,635	6,870	6,843	1,568	9,192 6	45
46	1,126	4	1,130	60	71	1,402	1,533	5,168	6,298	6,266	1,469	8,889 4	46
47	986	2	988	45	78	1,271	1,394	4,765	5,753	5,729.5	1,303	8,516 3	47
48	890	1	891	30	79	1,112	1,221	4,359	5,250	5,234.5	1,225	8,137 1	48
49	805	1	806	28	65	1,117	1,210	4,029	4,835	4,820.5	1,133	7,558 1	49
	5,037	13	5,050	212	362	6,486	7,060	23,956	29,006	28,893.5	6,698	42,294 1	
50	704	2	706	26	71	1,021	1,118	3,625	4,331	4,317	1,027	6,248 5	50
51	687	2	689	16	83	887	986	3,213	3,902	3,893	928	6,369 6	51
52	580	...	580	18	49	796	863	2,916	3,496	3,487	831	6,535 5	52
53	547	...	547	9	57	715	781	2,633	3,180	3,175.5	789	6,404 5	53
54	515	...	515	9	52	636	697	2,399	2,914	2,909.5	713	6,064 3	54
	3,033	4	3,037	78	312	4,055	4,445	14,786	17,823	17,782	4,288	31,623 3	
55	445	...	445	4	61	622	687	2,217	2,662	2,660	669	6,187 2	55
56	404	...	404	3	55	519	577	1,975	2,379	2,377.5	601	6,075 2	56
57	368	...	368	2	56	477	535	1,802	2,170	2,169	577	5,989 2	57
58	358	...	358	8	53	448	509	1,635	1,993	1,989	543	5,909 4	58
59	305	...	305	...	49	386	435	1,484	1,789	1,789	487	5,784 2	59
	1,880	...	1,880	17	274	2,452	2,743	9,113	10,993	10,984.5	2,877	29,945 5	

Continued on next page.

TABLE B—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*Rural Districts.*  
 THE MORTALITY and SICKNESS EXPERIENCE for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)
60	284	...	284	4	52	348	404	1,354	1,638	1,636	458	5,098 5	60
61	303	...	303	3	41	318	362	1,234	1,537	1,535.5	444	5,590 4	61
62	227	...	227	1	47	308	356	1,175	1,402	1,401.5	461	5,891 2	62
63	201	...	201	1	41	267	309	1,046	1,247	1,246.5	408	5,522 1	63
64	226	...	226	...	51	244	295	938	1,164	1,164	396	5,840 0	64
	1,241	...	1,241	9	232	1,485	1,726	5,747	6,988	6,983.5	2,167	27,942 5	
65	175	...	175	1	44	236	281	869	1,044	1,043.5	399	6,854 4	65
66	195	...	195	2	47	184	233	763	958	957	379	6,158 0	66
67	176	...	176	2	44	160	206	725	901	900	378	6,470 0	67
68	142	...	142	...	54	173	227	695	837	837	357	6,597 4	68
69	137	...	137	5	42	139	186	610	747	744.5	345	6,422 6	69
	825	...	825	10	231	892	1,133	3,662	4,487	4,482	1,858	32,503 0	
70	105	...	106	...	45	142	187	561	667	667	318	6,331 0	70
71	103	...	103	...	50	123	173	480	583	583	299	6,092 1	71
72	56	...	56	...	39	88	127	410	466	466	236	5,396 6	72
73	45	...	45	...	29	102	131	339	384	384	201	5,063 4	73
74	38	...	38	1	26	72	99	253	291	290.5	164	3,995 2	74
	348	...	348	1	189	527	717	2,043	2,391	2,390.5	1,218	26,878 6	
75	36	...	36	2	32	60	94	192	228	227	132	3,465 0	75
76	26	...	26	1	14	32	47	134	160	159.5	95	2,575 1	76
77	15	...	15	1	19	27	47	113	128	127.5	73	2,049 0	77
78	8	...	8	1	15	12	28	81	89	88.5	57	1,667 2	78
79	7	...	7	...	6	24	30	61	68	68	42	1,500 3	79
	92	...	92	5	86	155	246	581	673	670.5	399	11,256 6	
80	5	...	5	...	5	16	21	38	43	43	30	1,078 3	80
81	3	...	3	...	7	9	16	22	25	25	16	478 5	81
82	4	...	4	...	2	...	2	9	13	13	10	194 1	82
83	...	...	...	...	...	3	3	11	11	11	7	242 5	83
84	1	...	1	...	...	3	3	8	9	9	7	270 4	84
	13	...	13	...	14	31	45	88	101	101	70	2,264 4	
85	1	...	1	...	...	2	2	6	7	7	5	178 6	85
86	...	...	...	...	1	2	3	5	5	5	4	134 6	86
87	...	...	...	...	2	...	2	2	2	2	1	2 0	87
88	...	...	...	...	...	...	...	...	...	...	...	...	88
89	...	...	...	...	...	...	...	...	...	...	...	...	89
	1	...	1	...	3	4	7	13	14	14	10	315 5	
90	...	...	...	...	...	...	...	...	...	...	...	...	90
91	...	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	...	92
93	...	...	...	...	...	...	...	...	...	...	...	...	93
94	...	...	...	...	...	...	...	...	...	...	...	...	94
	...	...	...	...	...	...	...	...	...	...	...	...	
95	...	...	...	...	...	...	...	...	...	...	...	...	95
96	1	...	1	...	...	...	...	...	1	1	...	...	96
97	...	...	...	...	...	...	...	1	1	1	...	...	97
98	...	...	...	...	...	...	...	1	1	1	1	12 6	98
99	...	...	...	...	...	...	...	1	1	1	1	7 0	99
	1	...	1	...	...	...	...	3	4	4	2	19 6	
100	...	...	...	...	...	1	1	1	1	1	1	14 0	100
101	...	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	...	103
	...	...	...	...	...	1	1	1	1	1	1	14 0	
Totals	68,911	46,526	115,437	13,614	4,409	97,414	115,437	336,426	451,863	421,793.0	95,309	530,573 4	Totals

TABLE B—(continued).

## ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.

## THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d) + (c)	(e)	(f)	(g)	(h) + (f) + (g)	(i)	(j)	(k) = $\frac{1}{2}(c+e)$	(l)	(m)	(n)
18	42	150	192	13	4	6	23	...	192	110.5	113	Weeks 304 days 6	18
19	22	5,384	5,406	397	27	1,116	1,540	169	5,575	2,684.5	895	2,713 1	19
	64	5,534	5,598	410	31	1,122	1,563	169	5,767	2,795	1,008	3,018 0	
20	734	4,214	4,948	709	34	1,929	2,672	4,035	8,983	6,521.5	1,674	5,631 3	20
21	1,107	4,044	5,151	939	68	2,537	3,544	6,311	11,462	8,970.5	2,206	7,915 0	21
22	1,455	4,047	5,502	994	82	2,832	3,908	7,918	13,420	10,899.5	2,574	9,158 0	22
23	1,884	3,444	5,328	1,137	100	3,125	4,362	9,512	14,840	12,549.5	2,912	10,270 3	23
24	2,183	2,917	5,100	1,079	99	3,283	4,461	10,478	15,578	13,580	3,051	10,779 3	24
	7,363	18,666	26,029	4,858	383	13,706	18,947	38,254	64,283	52,521	12,417	43,754 2	
25	2,429	3,025	5,454	1,133	113	3,397	4,643	11,117	16,571	14,492	3,212	12,496 0	25
26	2,591	1,964	4,555	960	89	3,445	4,494	11,928	16,483	15,021	3,435	13,216 0	26
27	2,730	1,902	4,632	907	109	3,278	4,294	11,989	16,621	15,216.5	3,388	13,505 0	27
28	2,810	1,765	4,575	880	103	3,339	4,322	12,327	16,902	15,579.5	3,522	14,129 6	28
29	2,718	1,704	4,422	801	104	3,469	4,374	12,580	17,002	15,749.5	3,436	13,699 2	29
	13,278	10,360	23,638	4,681	518	16,928	22,127	59,341	83,579	76,058.5	16,993	67,046 1	
30	2,755	1,732	4,487	776	138	3,429	4,343	12,628	17,115	15,861	3,554	14,724 6	30
31	2,826	1,316	4,142	740	122	3,426	4,288	12,772	16,914	15,886	3,613	15,015 6	31
32	2,438	847	3,285	549	132	3,436	4,117	12,626	15,911	15,213	3,335	14,657 6	32
33	2,420	969	3,389	531	138	3,225	3,894	11,794	15,183	14,433	3,175	14,688 1	33
34	2,361	875	3,236	449	144	3,184	3,777	11,289	14,525	13,863	3,080	15,084 2	34
	12,800	5,739	18,539	3,045	674	16,700	20,419	61,109	79,648	75,256	16,757	74,171 0	
35	2,243	931	3,174	450	127	3,113	3,690	10,748	13,922	13,231.5	3,023	15,107 0	35
36	2,189	602	2,791	355	125	2,701	3,181	10,232	13,023	12,544.5	2,823	13,601 1	36
37	2,017	509	2,526	342	120	2,677	3,139	9,842	12,368	11,942.5	2,729	13,461 5	37
38	2,017	426	2,443	259	119	2,545	2,923	9,229	11,672	11,329.5	2,598	12,674 3	38
39	1,860	474	2,334	250	116	2,380	2,746	8,749	11,083	10,721	2,502	12,478 2	39
	10,326	2,942	13,268	1,656	607	13,416	15,679	48,800	62,068	59,769	13,675	67,322 4	
40	1,853	462	2,315	219	106	2,277	2,602	8,337	10,652	10,311.5	2,363	11,990 6	40
41	1,848	65	1,913	194	129	2,092	2,415	8,050	9,963	9,833.5	2,363	13,073 4	41
42	1,546	7	1,553	132	103	1,956	2,191	7,548	9,101	9,031.5	2,197	12,779 1	42
43	1,482	7	1,489	106	126	1,781	2,013	6,910	8,399	8,342.5	2,005	12,314 2	43
44	1,257	7	1,264	82	114	1,693	1,889	6,386	7,650	7,605.5	1,850	11,182 0	44
	7,986	548	8,534	733	578	9,799	11,110	37,231	45,765	45,124.5	10,778	61,339 6	
45	1,246	3	1,249	88	99	1,640	1,827	5,761	7,010	6,964.5	1,732	11,198 3	45
46	1,072	1	1,073	68	108	1,375	1,551	5,183	6,256	6,221.5	1,539	10,454 0	46
47	997	1	998	52	99	1,267	1,418	4,705	5,703	5,676.5	1,434	9,975 0	47
48	911	...	911	45	84	1,110	1,239	4,285	5,196	5,173.5	1,290	9,286 2	48
49	779	5	784	47	83	1,091	1,221	3,957	4,741	4,715	1,223	8,527 4	49
	5,005	10	5,015	300	473	6,483	7,256	23,891	28,906	28,751	7,218	49,441 2	
50	717	...	717	35	60	938	1,033	3,520	4,237	4,219.5	1,115	8,499 6	50
51	640	1	641	21	64	895	980	3,204	3,845	3,834	1,011	7,964 0	51
52	568	...	568	23	66	793	882	2,865	3,433	3,421.5	916	7,954 5	52
53	472	...	472	17	73	691	781	2,551	3,023	3,014.5	825	7,794 2	53
54	488	...	488	20	63	638	721	2,242	2,730	2,720	751	7,992 1	54
	2,885	1	2,886	116	326	3,955	4,397	14,382	17,268	17,209.5	4,618	40,205 0	
55	429	...	429	13	78	550	641	2,009	2,438	2,431.5	715	7,416 0	55
56	420	...	420	9	63	486	558	1,797	2,217	2,212.5	644	6,932 4	56
57	338	...	338	10	66	393	469	1,659	1,997	1,992	576	6,012 5	57
58	286	...	286	6	56	399	461	1,528	1,814	1,811	523	6,070 1	58
59	280	...	280	5	43	366	414	1,353	1,633	1,630.5	490	5,416 4	59
	1,753	..	1,753	43	306	2,194	2,543	8,346	10,099	10,077.5	2,948	31,848 0	

Continued on next page.

TABLE B—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.  
THE MORTALITY and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observa-tion from Age preceding	Total Number under Observa-tion at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	
60	288	...	288	5	42	367	414	1,219	1,507	1,504.5	467	6,066	2	60
61	258	...	258	4	45	284	333	1,093	1,351	1,349	435	5,748	3	61
62	198	...	198	5	53	231	289	1,018	1,216	1,213.5	433	5,986	0	62
63	191	...	191	3	49	228	280	927	1,118	1,116.5	408	6,134	6	63
64	172	...	172	1	49	230	280	838	1,010	1,009.5	395	6,318	2	64
	1,107	...	1,107	18	238	1,340	1,596	5,095	6,202	6,193	2,138	30,253	6	
65	170	...	170	2	52	210	264	730	900	899	381	6,509	6	65
66	145	...	145	...	41	148	189	636	781	781	324	6,462	3	66
67	113	...	113	...	42	148	190	592	705	705	325	6,533	6	67
68	107	...	107	...	38	123	161	515	622	622	288	6,790	3	68
69	86	...	86	...	36	117	153	461	547	547	265	6,175	1	69
	621	...	621	2	209	746	957	2,934	3,555	3,554	1,583	32,471	5	
70	81	...	81	...	40	109	149	394	475	475	241	5,631	5	70
71	73	...	73	2	28	84	114	326	399	398	203	4,886	3	71
72	42	...	42	...	27	72	99	285	327	327	181	4,575	3	72
73	32	...	32	...	20	62	82	228	260	260	146	3,980	6	73
74	23	...	23	...	25	49	74	178	201	201	122	3,546	3	74
	251	...	251	2	140	376	518	1,411	1,662	1,661	893	22,620	6	
75	19	...	19	...	25	43	68	127	146	146	89	2,781	1	75
76	15	...	15	...	17	20	37	78	93	93	59	2,030	3	76
77	13	...	13	...	11	19	30	56	69	69	49	1,646	0	77
78	9	...	9	...	7	6	13	39	48	48	35	1,020	0	78
79	7	...	7	...	6	7	13	35	42	42	29	952	5	79
	63	...	63	...	66	95	161	335	398	398	261	8,430	2	
80	2	...	2	...	2	6	8	29	31	31	19	750	5	80
81	2	...	2	...	6	5	11	23	25	25	15	391	3	81
82	3	...	3	...	2	5	7	14	17	17	11	394	0	82
83	...	...	...	...	3	1	4	10	10	10	7	273	5	83
84	1	...	1	...	3	...	3	6	7	7	6	260	0	84
	8	...	8	...	16	17	33	82	90	90	58	2,069	6	
85	...	...	...	...	...	2	2	4	4	4	4	172	0	85
86	1	...	1	...	1	1	2	2	3	3	3	140	0	86
87	2	...	2	...	...	...	...	1	3	3	1	52	0	87
88	...	...	...	...	...	...	...	3	3	3	1	52	0	88
89	...	...	...	...	1	...	1	3	3	3	2	52	0	89
	3	...	3	...	2	3	5	13	16	16	11	468	0	
90	...	...	...	...	...	...	...	2	2	2	...	...	...	90
91	2	...	2	...	...	2	2	2	4	4	1	6	0	91
92	...	...	...	...	...	...	...	2	2	2	1	6	0	92
93	1	...	1	...	...	...	...	2	3	3	...	...	...	93
94	...	...	...	...	...	...	...	3	3	3	1	24	0	94
	3	...	3	...	...	2	2	11	14	14	3	36	0	
95	1	...	1	...	...	2	2	3	4	4	1	52	0	95
96	...	...	...	...	...	...	...	2	2	2	1	52	0	96
97	1	...	1	...	...	1	1	2	3	3	1	52	0	97
98	...	...	...	...	...	...	...	2	2	2	1	2	0	98
99	4	...	4	...	1	...	1	2	6	6	5	162	0	99
	6	...	6	...	1	3	4	11	17	17	9	320	0	
100	...	...	...	...	...	...	...	5	5	5	3	109	0	100
101	...	...	...	...	1	1	2	5	5	5	3	108	0	101
102	1	...	1	...	...	2	4	3	4	4	3	105	0	102
103	...	...	...	...	2	2	4	4	4	4	3	128	2	103
	1	...	1	...	3	3	6	17	18	18	12	450	2	
Totals	63,523	43,800	107,323	15,864	4,571	86,888	107,323	302,032	409,355	379,523	91,380	535,267	0	Totals

TABLE B—(continued).

## ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.

## THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	
18	31	126	157	18	2	12	32	...	157	85	79	Weeks 300 days 0	18	
19	23	4,389	4,412	497	24	901	1,422	125	4,537	2,094	722	2,426	4	19
	54	4,515	4,569	515	26	913	1,454	125	4,694	2,179	801	2,726	4	
20	529	4,558	5,087	967	51	1,743	2,761	3,115	8,202	5,439.5	1,458	4,900	1	20
21	993	5,129	6,122	1,319	60	2,381	3,760	5,441	11,563	8,339	2,015	6,987	3	21
22	1,517	5,837	7,354	1,673	108	2,903	4,684	7,803	15,157	11,402	2,594	9,578	3	22
23	2,049	5,150	7,199	1,856	121	3,448	5,425	10,473	17,672	14,169	3,121	11,469	4	23
24	2,562	4,714	7,276	1,980	133	3,945	6,058	12,247	19,523	16,176	3,578	13,328	2	24
	7,650	25,388	33,038	7,795	473	14,420	22,688	39,079	72,117	55,525.5	12,766	46,263	6	
25	2,839	4,887	7,726	1,947	159	4,043	6,149	13,465	21,191	17,774	3,844	14,225	1	25
26	3,370	3,176	6,546	1,829	150	4,134	6,113	15,042	21,588	19,085.5	4,088	15,762	4	26
27	3,486	2,989	6,475	1,670	167	4,141	5,978	15,475	21,950	19,620.5	4,136	16,900	5	27
28	3,488	2,880	6,368	1,613	167	4,228	6,008	15,972	22,340	20,093.5	4,237	17,714	4	28
29	3,598	2,890	6,488	1,533	184	4,275	5,992	16,332	22,820	20,608.5	4,389	18,310	0	29
	16,781	16,822	33,603	8,592	827	20,821	30,240	76,286	109,889	97,182	20,694	82,913	0	
30	3,777	3,061	6,838	1,451	166	4,597	6,214	16,828	23,666	21,410	4,552	19,424	0	30
31	3,909	1,982	5,891	1,388	205	4,564	6,157	17,452	23,343	21,658	4,622	20,242	4	31
32	3,783	1,381	5,164	1,181	192	4,416	5,789	17,186	22,350	21,069	4,555	21,238	1	32
33	3,496	1,696	5,192	1,070	224	4,364	5,658	16,561	21,753	20,370	4,409	21,206	0	33
34	3,451	1,456	4,907	989	206	4,343	5,538	16,095	21,002	19,779.5	4,354	21,734	5	34
	18,416	9,576	27,992	6,079	993	22,284	29,356	84,122	112,114	104,286.5	22,492	103,845	3	
35	3,381	1,482	4,863	837	223	4,281	5,341	15,464	20,327	19,167.5	4,257	22,546	3	35
36	3,207	949	4,156	759	223	3,913	4,895	14,986	19,142	18,288	4,042	21,753	5	36
37	3,126	858	3,984	650	222	3,748	4,620	14,247	18,231	17,477	3,993	21,463	0	37
38	2,850	732	3,582	549	223	3,585	4,357	13,611	17,193	16,552.5	3,690	20,370	3	38
39	2,788	751	3,539	507	230	3,517	4,254	12,836	16,375	15,746	3,696	21,007	4	39
	15,352	4,772	20,124	3,302	1,121	19,044	23,467	71,144	91,268	87,231	19,678	107,141	1	
40	2,808	697	3,505	439	202	3,197	3,838	12,121	15,626	15,058	3,459	20,630	6	40
41	2,811	44	2,855	320	221	3,066	3,607	11,788	14,643	14,461	3,499	20,939	2	41
42	2,332	15	2,347	271	191	2,707	3,169	11,036	13,383	13,240	3,128	19,641	5	42
43	2,037	5	2,042	223	173	2,579	2,975	10,214	12,256	12,142	2,960	19,056	0	43
44	1,874	12	1,886	186	169	2,492	2,847	9,281	11,167	11,068	2,743	18,119	4	44
	11,862	773	12,635	1,439	956	14,041	16,436	54,440	67,075	65,969	15,789	98,387	3	
45	1,713	4	1,717	140	180	2,369	2,689	8,320	10,037	9,965	2,495	17,462	5	45
46	1,620	3	1,623	123	178	1,975	2,276	7,348	8,971	8,908	2,300	15,960	4	46
47	1,404	3	1,407	93	176	1,744	2,013	6,095	8,102	8,054	2,101	15,244	2	47
48	1,159	5	1,164	90	138	1,582	1,810	6,089	7,253	7,205.5	1,970	14,447	4	48
49	1,113	1	1,114	60	123	1,463	1,646	5,443	6,557	6,526.5	1,779	12,907	6	49
	7,009	16	7,025	506	795	9,133	10,434	33,895	40,920	40,659	10,645	76,023	0	
50	934	...	934	46	123	1,398	1,567	4,911	5,845	5,822	1,594	12,575	0	50
51	888	1	889	37	113	1,207	1,357	4,278	5,167	5,148	1,502	12,693	4	51
52	746	...	746	34	121	987	1,142	3,810	4,556	4,539	1,296	11,852	1	52
53	624	...	624	29	113	973	1,115	3,414	4,038	4,023.5	1,240	11,810	2	53
54	566	...	566	14	78	791	883	2,923	3,489	3,482	1,061	10,643	4	54
	3,758	1	3,759	160	548	5,356	6,064	19,336	23,095	23,014.5	6,693	59,574	4	
55	562	...	562	17	103	743	863	2,606	3,168	3,159.5	993	10,836	4	55
56	486	1	487	17	103	632	752	2,305	2,792	2,783	885	9,528	4	56
57	419	1	420	9	72	531	612	2,040	2,460	2,455	798	8,795	6	57
58	357	...	357	11	78	462	551	1,848	2,205	2,199.5	729	8,393	2	58
59	326	...	326	8	64	456	528	1,654	1,980	1,976	711	8,622	2	59
	2,150	2	2,152	62	420	2,824	3,306	10,453	12,605	12,573	4,116	46,176	4	

Continued on next page.



TABLE B—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.  
THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c + e)$	Members Sick	Sickness experienced	Age	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	
60	310	...	310	3	72	397	472	1,452	1,762	1,760.5	624	7,902	3	60
61	307	...	307	6	69	346	421	1,290	1,597	1,594	567	7,392	4	61
62	262	...	262	7	70	286	363	1,176	1,438	1,434.5	521	6,751	0	62
63	205	...	205	3	47	257	307	1,075	1,280	1,278.5	464	6,458	2	63
64	171	...	171	7	47	256	310	973	1,144	1,140.5	457	6,951	5	64
	1,255	...	1,255	26	305	1,542	1,873	5,966	7,221	7,208	2,633	35,456	0	
65	161	...	161	2	58	245	305	834	995	994	399	6,426	3	65
66	134	...	134	4	51	193	248	690	824	822	358	6,104	6	66
67	116	...	116	1	46	143	190	576	692	691.5	325	5,593	6	67
68	81	...	81	...	36	129	165	502	583	583	279	5,248	0	68
69	61	...	61	2	47	116	165	418	479	478	228	4,151	4	69
	553	...	553	9	238	826	1,073	3,020	3,573	3,568.5	1,589	27,524	5	
70	43	...	43	2	23	92	117	314	357	356	185	3,583	6	70
71	47	...	47	...	19	74	93	240	287	287	153	3,237	3	71
72	18	...	18	2	14	56	72	194	212	211	119	2,579	4	72
73	21	...	21	...	20	42	62	140	161	161	86	1,886	3	73
74	20	...	20	...	10	27	37	99	119	119	59	1,435	1	74
	149	...	149	4	86	291	381	987	1,136	1,134	602	12,722	3	
75	12	...	12	...	12	27	39	82	94	94	49	1,269	1	75
76	7	...	7	...	5	12	17	55	62	62	35	1,177	2	76
77	6	...	6	...	11	13	24	45	51	51	28	703	6	77
78	4	...	4	...	8	7	15	27	31	31	18	352	0	78
79	3	...	3	...	1	6	7	16	19	19	7	221	5	79
	32	...	32	...	37	65	102	225	257	257	137	3,724	0	
80	2	...	2	...	2	2	4	12	14	14	6	193	6	80
81	2	...	2	...	1	3	4	10	12	12	5	166	1	81
82	1	...	1	...	1	2	3	8	9	9	6	184	5	82
83	1	...	1	...	3	...	3	6	7	7	3	80	0	83
84	...	...	...	...	1	...	1	4	4	4	...	...	...	84
	6	...	6	...	8	7	15	40	46	46	20	624	5	
85	...	...	...	...	...	1	1	3	3	3	2	22	3	85
86	1	...	1	...	...	1	1	2	3	3	2	48	1	86
87	...	...	...	...	...	1	1	2	2	2	1	6	3	87
88	...	...	...	...	...	...	...	1	1	1	...	...	...	88
89	1	...	1	...	...	...	...	1	2	2	1	3	0	89
	2	...	2	...	...	3	3	9	11	11	6	80	0	
90	1	...	1	...	1	1	2	2	3	3	1	8	4	90
91	...	...	...	...	...	...	...	1	1	1	...	...	...	91
92	...	...	...	...	...	...	...	1	1	1	...	...	...	92
93	...	...	...	...	1	...	1	1	1	1	1	3	0	93
94	...	...	...	...	...	...	...	...	...	...	...	...	...	94
	1	...	1	...	2	1	3	5	6	6	2	11	4	
95	...	...	...	...	...	...	...	...	...	...	...	...	...	95
96	...	...	...	...	...	...	...	...	...	...	...	...	...	96
97	...	...	...	...	...	...	...	...	...	...	...	...	...	97
98	...	...	...	...	...	...	...	...	...	...	...	...	...	98
99	...	...	...	...	...	...	...	...	...	...	...	...	...	99
100	...	...	...	...	...	...	...	...	...	...	...	...	...	100
101	...	...	...	...	...	...	...	...	...	...	...	...	...	101
102	...	...	...	...	...	...	...	...	...	...	...	...	...	102
103	...	...	...	...	...	...	...	...	...	...	...	...	...	103
Totals	85,030	61,865	146,895	23,489	6,835	111,571	146,895	399,132	546,027	500,850	118,663	703,195	0	Totals

TABLE B—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)
18	131	1,139	1,270	57	11	54	122	...	1,270	672	417	Weeks 1,425	18
19	185	17,815	18,000	1,341	85	3,698	5,124	1,148	19,148	9,570	2,942	days 4	19
	316	18,954	19,270	1,398	96	3,752	5,246	1,148	20,418	10,242	3,359	9,199 0	
20	2,516	13,920	16,436	2,379	143	6,427	8,949	14,024	30,460	22,310.5	5,588	10,624 4	20
21	3,945	13,790	17,735	3,163	204	8,426	11,793	21,511	39,246	30,769.5	7,360	18,901 0	21
22	5,160	13,932	19,092	3,646	298	9,537	13,481	27,453	46,545	37,756	8,572	25,524 3	22
23	6,485	11,991	18,476	3,994	342	10,648	14,984	33,004	51,540	43,547.5	9,740	31,098 5	23
24	7,535	10,351	17,886	4,076	362	11,417	15,855	36,556	54,442	47,228.5	10,403	35,062 0	24
	25,641	63,984	89,625	17,258	1,349	46,455	65,062	132,608	222,233	181,612	41,663	38,220 2	
25	8,191	10,662	18,853	3,983	362	11,692	16,037	38,587	57,440	50,117.5	10,881	148,806 3	25
26	8,939	7,015	15,954	3,670	344	11,682	15,696	41,403	57,357	52,014.5	11,248	41,523 2	26
27	9,166	6,486	15,652	3,354	400	11,311	15,005	41,601	57,313	52,393	11,235	42,922 2	27
28	9,296	6,086	15,382	3,211	383	11,442	15,036	42,248	57,630	52,981.5	11,397	44,937 2	28
29	9,115	6,113	15,228	2,946	412	11,581	14,939	42,594	57,822	53,292.5	11,398	46,423 1	29
	44,707	36,362	81,069	17,164	1,901	57,708	76,773	206,493	287,562	260,799	56,159	46,769 2	
30	9,363	6,253	15,616	2,853	431	11,763	15,047	42,883	58,499	53,946	11,609	222,575 2	30
31	9,609	4,449	14,058	2,669	442	11,548	14,659	43,452	57,510	53,951	11,666	48,975 6	31
32	8,798	3,038	11,836	2,214	449	11,445	14,108	42,851	54,687	52,061	11,165	49,630 6	32
33	8,351	3,543	11,894	2,017	478	10,927	13,422	40,579	52,473	49,693	10,722	49,846 6	33
34	8,048	3,098	11,146	1,789	481	10,820	13,090	39,051	50,197	47,753.5	10,395	49,780 0	34
	44,169	20,381	64,550	11,542	2,281	56,503	70,326	208,816	273,366	257,404.5	55,557	50,834 4	
35	7,993	3,263	11,256	1,620	456	10,681	12,757	37,107	48,363	45,921.5	10,166	249,068 1	35
36	7,579	2,195	9,774	1,430	459	9,432	11,321	35,606	45,380	43,567.5	9,515	51,101 6	36
37	7,228	1,912	9,140	1,236	455	9,124	10,815	34,059	43,199	41,625	9,357	48,055 3	37
38	6,819	1,569	8,388	1,028	447	8,641	10,116	32,384	40,772	39,473.5	8,833	47,657 3	38
39	6,423	1,697	8,120	938	456	8,520	9,914	30,656	38,776	37,458.5	8,603	45,958 1	39
	36,042	10,636	46,678	6,252	2,273	46,398	54,923	169,812	216,490	208,046	46,474	46,385 1	
40	6,389	1,596	7,985	843	410	7,795	9,048	28,862	36,847	35,627.5	8,099	239,158 0	40
41	6,411	156	6,567	664	435	7,320	8,419	27,799	34,366	33,956	7,967	44,486 2	41
42	5,430	30	5,460	516	404	6,678	7,598	25,947	31,407	31,134	7,276	45,421 2	42
43	4,995	19	4,924	420	374	6,100	6,894	23,809	28,733	28,513.5	6,765	42,892 1	43
44	4,362	26	4,388	330	370	5,811	6,511	21,839	26,227	26,049	6,250	41,535 5	44
	27,497	1,827	29,324	2,773	1,993	33,704	38,470	128,256	157,580	155,280	36,357	38,876 1	
45	4,189	12	4,201	277	348	5,593	6,218	19,716	23,917	23,772.5	5,795	213,211 4	45
46	3,818	8	3,826	251	357	4,752	5,360	17,699	21,525	21,395.5	5,308	37,854 0	46
47	3,387	6	3,393	190	353	4,282	4,825	16,165	19,558	19,460	4,838	35,304 1	47
48	2,960	6	2,966	165	301	3,804	4,270	14,733	17,699	17,613.5	4,485	33,735 5	48
49	2,697	7	2,704	135	271	3,671	4,077	13,429	16,133	16,062	4,135	31,871 0	49
	17,051	39	17,090	1,018	1,630	22,102	24,750	81,742	98,832	98,303.5	24,561	28,993 4	
50	2,355	2	2,357	107	254	3,357	3,718	12,056	14,413	14,358.5	3,736	167,758 3	50
51	2,215	4	2,219	74	260	2,989	3,323	10,695	12,914	12,875	3,441	27,323 4	51
52	1,894	...	1,894	75	236	2,576	2,887	9,591	11,485	11,447.5	3,043	27,027 3	52
53	1,643	...	1,643	55	243	2,379	2,677	8,598	10,241	10,213.5	2,854	26,342 4	53
54	1,569	...	1,569	43	193	2,065	2,301	7,564	9,133	9,111.5	2,525	26,009 2	54
	9,676	6	9,682	354	1,186	13,366	14,906	48,604	58,186	58,006	15,599	24,700 1	
55	1,436	...	1,436	34	242	1,915	2,191	6,832	8,268	8,251	2,377	24,439 6	55
56	1,310	1	1,311	29	221	1,637	1,887	6,077	7,388	7,373	2,130	22,536 3	56
57	1,125	1	1,126	21	194	1,401	1,616	5,501	6,627	6,616	1,951	22,536 3	57
58	1,001	...	1,001	25	187	1,309	1,521	5,011	6,012	5,999.5	1,795	20,797 6	58
59	911	...	911	13	156	1,208	1,377	4,491	5,402	5,395.5	1,688	20,373 0	59
	5,783	2	5,785	122	1,000	7,470	8,592	27,912	33,697	33,635	9,941	19,823 1	

Continued on next page.

TABLE B—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

THE Mortality and Sickness Experience for the Five Years 1871-1875.—Males.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	
60	882	...	882	12	166	1,112	1,290	4,025	4,907	4,901	1,549	19,067	3	60
61	868	...	868	13	155	948	1,116	3,617	4,485	4,478.5	1,446	18,731	4	61
62	687	...	687	13	170	825	1,008	3,369	4,056	4,049.5	1,415	18,628	2	62
63	597	...	597	7	137	752	896	3,048	3,645	3,641.5	1,280	18,115	2	63
64	569	...	569	8	147	730	885	2,749	3,318	3,314	1,248	19,110	0	64
	3,603	...	3,603	53	775	4,367	5,195	16,808	20,411	20,384.5	6,938	93,652	4	
65	506	...	506	5	154	691	850	2,433	2,939	2,936.5	1,179	19,790	6	65
66	474	...	474	6	139	525	670	2,089	2,563	2,560	1,061	18,725	2	66
67	405	...	405	3	132	451	586	1,893	2,298	2,296.5	1,028	18,597	5	67
68	330	...	330	...	128	425	553	1,712	2,042	2,042	924	18,636	0	68
69	284	...	284	7	125	372	504	1,489	1,773	1,769.5	838	16,749	4	69
	1,999	...	1,999	21	678	2,464	3,163	9,616	11,615	11,604.5	5,030	92,499	3	
70	230	...	230	2	108	343	453	1,269	1,499	1,498	744	15,546	4	70
71	223	...	223	2	97	281	380	1,046	1,269	1,268	655	14,216	0	71
72	116	...	116	2	80	216	298	889	1,005	1,004	536	12,551	6	72
73	98	...	98	...	69	206	275	707	805	805	433	10,930	6	73
74	81	...	81	1	61	148	210	530	611	610.5	345	8,976	6	74
	748	...	748	7	415	1,194	1,616	4,441	5,189	5,185.5	2,713	62,222	1	
75	67	...	67	2	69	130	201	401	468	467	270	7,515	2	75
76	48	...	48	1	36	64	101	267	315	314.5	189	5,782	6	76
77	34	...	34	1	41	59	101	214	248	247.5	150	4,398	6	77
78	21	...	21	1	30	25	56	147	168	167.5	110	3,039	2	78
79	17	...	17	...	13	37	50	112	129	129	78	2,674	6	79
	187	...	187	5	189	315	509	1,141	1,328	1,325.5	797	23,411	1	
80	9	...	9	...	9	24	33	79	88	88	55	2,023	0	80
81	7	...	7	...	14	17	31	55	62	62	36	1,036	2	81
82	8	...	8	...	5	7	12	31	39	39	27	772	6	82
83	1	...	1	...	6	4	10	27	28	28	17	596	3	83
84	2	...	2	...	4	3	7	18	20	20	13	530	4	84
	27	...	27	...	38	55	93	210	237	237	148	4,959	1	
85	1	...	1	...	...	5	5	13	14	14	11	373	2	85
86	2	...	2	...	2	4	6	9	11	11	9	323	0	86
87	2	...	2	...	2	1	3	5	7	7	3	60	3	87
88	...	...	...	...	...	...	...	4	4	4	1	52	0	88
89	1	...	1	...	1	...	1	4	5	5	3	55	0	89
	6	...	6	...	5	10	15	35	41	41	27	863	5	
90	1	...	1	...	1	1	2	4	5	5	1	8	4	90
91	2	...	2	...	...	2	2	3	5	5	1	6	0	91
92	...	...	...	...	...	...	...	3	3	3	1	6	0	92
93	1	...	1	...	1	...	1	3	4	4	1	3	0	93
94	...	...	...	...	...	...	...	3	3	3	1	24	0	94
	4	...	4	...	2	3	5	16	20	20	5	47	4	
95	1	...	1	...	...	2	2	3	4	4	1	52	0	95
96	1	...	1	...	...	...	...	2	3	3	1	52	0	96
97	1	...	1	...	...	1	1	3	4	4	1	52	0	97
98	...	...	...	...	...	...	...	3	3	3	2	14	6	98
99	4	...	4	...	1	...	1	3	7	7	6	169	0	99
	7	...	7	...	1	3	4	14	21	21	11	339	6	
100	...	...	...	...	...	1	1	6	6	6	4	123	0	100
101	...	...	...	...	1	1	2	5	5	5	3	108	0	101
102	1	...	1	...	...	...	...	3	4	4	3	105	0	102
103	...	...	...	...	2	2	4	4	4	4	3	128	2	103
	1	...	1	...	3	4	7	18	19	19	13	464	2	
Totals	217,464	152,191	369,655	57,967	15,815	295,873	369,655	1,037,590	1,407,245	1,302,166	305,352	1,760,035	4	Totals

The number of members embraced within the scope of this inquiry was shown in Table A, but whilst a portion of these members were under observation throughout the whole period of five years, some either left or died at various intervals of time, and others only joined the Order subsequent to the commencement of the quinquennium. What it is essential to ascertain is the number of complete years of life during which the Courts were responsible for the liability ensuing from either the sickness or death of their members; the first step, therefore, is to deduce from the table the years of life at risk, and this will be found worked out in Table B. The results have purposely been exhibited in full, so that those disposed to devote greater attention to the subjects dealt with in this Report may possess every facility for following the process employed and conducting any further enquiry deemed desirable. By comparing the figures given in italics in Table A with the results presented in the first half of Table B, the connection between the tables will be at once seen. The proper determination of the "years of life at risk" is the main object of the table, and how this column has been arrived at, a consideration of the formula set out in the heading of the table will explain. The reason for making a deduction of one-half from the exposures in respect of the entrants and withdrawals is that taking one case with another it may reasonably be assumed that these members will have been under observation for one-half of the year in which the event occurred.

The total years of life exposed to risk in the Rural, Town, and City Districts respectively, and the Three Districts Combined; the rates of mortality and sickness; and the proportion of members sick, with the average duration of their disablement, Abstract C displays.

#### ABSTRACT C.

##### ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

District	Total Years of life at risk	Mortality per cent. per annum	Weeks of Sickness per Member per annum	To every 100 Members, the Number Sick	The Average Weeks of Sickness to every Member Sick
Rural Districts ... ..	421,793	1'045	1'258	22'596	5'567
Town " ... ..	379,523	1'204	1'410	24'078	5'858
City " ... ..	500,850	1'365	1'404	23'691	5'926
The Three Districts combined...	1,302,166	1'214	1'358	23'449	5'793

The rate of admission to the full benefits of the Order is highest in the City Districts, and how rapidly the rate falls with age is shown in the following statement.

## ABSTRACT D.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The Rate of Admission per cent. per annum.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
20-	27'09	35'54	45'72	35'23	20-
25-	10'48	13'62	17'31	13'94	25-
30-	6'51	7'63	9'18	7'92	30-
35-	4'79	4'92	5'47	5'11	35-
40-	1'14	1'21	1'17	1'18	40-
45-	'05	'04	'04	'04	45-

The proportional age distribution of the members who became free is dealt with in the following abstract (Abstract E), and it will be observed that whilst in each district respectively the largest proportion of the members joined the Order at ages 20 to 24, in the Country Districts there exists a decided tendency for the members to enter at earlier periods of life than is the case for branches located in towns and cities. In the City Districts the largest proportion of elder members join the Order.

## ABSTRACT E.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The proportional Age distribution of the Members who became "Free."

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
18-	19'14	12'63	7'30	12'45	18-
20-	42'84	42'62	41'04	42'04	20-
25-	19'73	23'65	27'19	23'89	25-
30-	10'89	13'10	15'48	13'39	30-
35-	6'28	6'72	7'71	6'99	35-
40 and upwards	1'12	1'28	1'28	1'24	40 and upwards
Total	100'00	100'00	100'00	100'00	Total

The rate of admission materially influences the rate of withdrawal, for withdrawals are generally found to be greatest in intensity among the newly entered members, as has been ascertained from statistics of the duration of membership of those withdrawing. The percentage of admissions being highest in the City Districts, it would be expected therefore that the same would hold good with the withdrawals, which the following abstract shows to be the case.

**ABSTRACT F.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The Rate of Withdrawal per cent. per annum.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
20-	6.26	9.25	14.04	9.50	20-
25-	4.44	6.15	8.84	6.58	25-
30-	3.11	4.05	5.83	4.48	30-
35-	2.12	2.77	3.78	3.01	35-
40-	1.36	1.62	2.18	1.79	40-
45-	.73	1.04	1.24	1.04	45-
50-	.44	.67	.69	.61	50-
55-	.15	.43	.49	.36	55-
60-	.13	.29	.36	.26	60-

In the proportional age distribution of the members who withdrew, the same relation will be observed to exist between ratios for the different districts as prevails in the rates of withdrawal per cent. per annum. For example, referring to the City Districts it will be found that at those ages in Abstract E at which the proportion of members becoming free was larger than in the Rural Districts, does a higher percentage of withdrawals likewise prevail in Abstract G.

Viewing the facts of the whole experience of the Order it appears that whilst 78 per cent. of the new members become free under 30 years of age, no less than 62 per cent. of the withdrawals occur within the same period of life.

**ABSTRACT G.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The proportional Age distribution of the Members who Withdrew.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
18-	3.47	2.58	1.81	2.41	18-
20-	33.84	30.63	27.36	29.77	20-
25-	28.58	29.51	30.15	29.61	25-
30-	17.76	19.19	21.34	19.91	30-
35-	9.50	10.44	11.59	10.79	35-
40-	4.42	4.62	5.05	4.78	40-
45-	1.56	1.89	1.78	1.76	45-
50-	.57	.73	.56	.61	50-
55-	.12	.27	.22	.21	55-
60 and upwards	.18	.14	.14	.15	60 and upwards
Total	100.00	100.00	100.00	100.00	Total

For the practical management of a Friendly Society it is most useful to possess a knowledge of how many members per annum should claim upon the sick fund, and the next abstract (Abstract H) supplies this information.

### ABSTRACT H.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The Number of Members Sick per annum to every 100 Members at Risk.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
20-	22'4	23'6	23'0	22'9	20-
25-	21'1	22'3	21'3	21'5	25-
30-	20'9	22'3	21'6	21'6	30-
35-	21'5	22'9	22'6	22'3	35-
40-	22'2	23'9	23'9	23'4	40-
45-	23'2	25'1	26'2	25'0	45-
50-	24'1	26'8	29'1	26'9	50-
55-	26'2	29'3	32'7	29'6	55-
60-	31'0	34'5	36'5	34'0	60-
65-	41'5	44'5	44'5	43'3	65-
70-	50'9	53'8	53'1	52'3	70-
75-	59'5	65'6	53'3	60'1	75-

The extent to which the proportional number of claimants on a sick fund increases with age this abstract well shows. The variation in the results for the different districts is not considerable, but the proportion of claimants would appear to be slightly less in the rural than in the other districts.

Another most useful aid in the conduct of a Society is the average duration of the disablement of those members who claim the sick pay. That the intensity of the attacks of sickness may be expected to increase as the members grow older is clear.

### ABSTRACT I.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The Weeks of Sickness per Member per annum to every Member Sick.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
20-	3'57	3'52	3'62	3'57	20-
25-	3'93	3'95	4'01	3'96	25-
30-	4'36	4'43	4'62	4'48	30-
35-	4'93	4'92	5'44	5'15	35-
40-	5'46	5'69	6'23	5'86	40-
45-	6'31	6'85	7'14	6'83	45-
50-	7'37	8'71	8'60	8'42	50-
55-	10'41	10'80	11'22	10'86	55-
60-	12'89	14'15	13'47	13'50	60-
65-	17'49	20'51	17'32	18'39	65-
70-	22'07	25'33	21'13	22'93	70-
75-	28'21	32'30	27'18	29'37	75-

Though at the earlier ages the differences between the results for the various districts are not large, on the whole the duration of the attacks of sickness appears to be least among the branches existing in rural localities.

The proportional age distribution of the members who died is exhibited in Abstract J. From this it appears that just one half of the total death claims arise in respect of members under 40 years of age, the explanation of this being that ages 18 to 40 embrace, as will be found from an examination of Table B, not less than 70 per cent. of the whole number of members. It is important to bear in mind this explanation of the larger proportion of the deaths occurring in respect of the younger members, for in ignorance of the cause it is not unfrequently assumed that the probability of dying is greater among these members, which Table I proves is decidedly not the case.

### ABSTRACT J.

#### ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

##### The proportional Age distribution of the Members who Died.

Ages	Rural Districts	Town Districts	City Districts	Three Districts Combined	Ages
18-	·88	·68	·38	·61	18-
20-	11·18	8·38	6·92	8·53	20-
25-	12·61	11·33	12·10	12·02	25-
30-	13·93	14·75	14·53	14·42	30-
35-	12·36	13·28	16·40	14·37	35-
40-	10·41	12·65	13·99	12·60	40-
45-	8·21	10·35	11·63	10·31	45-
50-	7·08	7·13	8·02	7·50	50-
55-	6·21	6·69	6·14	6·32	55-
60-	5·26	5·21	4·46	4·90	60-
65-	5·24	4·57	3·48	4·29	65-
70-	4·29	3·06	1·26	2·62	70-
75 and upwards	2·34	1·92	·69	1·51	75 and upwards
Total	100·00	100·00	100·00	100·00	Total

To be enabled to draw any comparison between the general results disclosed by the present inquiry into the sickness and mortality experience of the Ancient Order of Foresters Friendly Society, and the conclusions of other investigations into the sickness and mortality of members of friendly societies it is essential to condense somewhat the facts presented in Table B, and therefore Table C presents a summary for quinquennial groups of age, of the mortality and sickness experience of the Order for the five years 1871-1875, and for all general purposes this table may be viewed as displaying the broad results of this investigation.



TABLE  
ANCIENT ORDER C  
Summary of the Mortality and Sickne

Ages	Rural Districts					Town Districts					Age
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	5,268	39	4,880'000	·740	·926	2,795	31	3,018'000	1'109	1'080	18
20-	73,565'5	493	58,788'286	·670	·799	52,521	383	43,754'286	·729	·833	20
25-	87,558'5	556	72,616'143	·635	·829	76,058'5	518	67,046'143	·681	·882	25
30-	77,862	614	71,051'714	·788	·912	75,256	674	74,171'000	·896	·936	30
35-	61,046	545	64,694'286	·893	1'060	59,769	607	67,322'571	1'016	1'126	35
40-	44,186'5	459	53,484'286	1'039	1'210	45,124'5	578	61,339'857	1'281	1'359	40
45-	28,893'5	362	42,294'143	1'253	1'464	28,751	473	49,441'286	1'645	1'720	45
50-	17,782	312	31,623'429	1'755	1'778	17,209'5	326	40,205'000	1'894	2'336	50
55-	10,984'5	274	29,945'714	2'494	2'726	10,077'5	306	31,848'000	3'036	3'160	55
60-	6,983'5	232	27,942'714	3'322	4'001	6,193	238	30,253'857	3'843	4'886	60
65-	4,482	231	32,503'000	5'154	7'252	3,554	209	32,471'714	5'881	9'137	65
70-	2,390'5	189	26,878'857	7'906	11'244	1,661	140	22,620'857	8'429	13'619	70
75-	670'5	86	11,256'857	12'826	16'789	398	66	8,430'286	16'583	21'182	75
80-	101	14	2,264'571	13'861	22'422	90	16	2,069'857	17'778	22'999	80
85-	14	3	315'714	21'428	22'551	16	2	468'000	12'500	29'250	85
90-	...	...	...	...	...	14	...	36'000	...	2'571	90
95-	4	...	19'857	...	4'964	17	1	320'000	5'882	18'823	95
100-	1	...	14'000	...	14'000	18	3	450'286	16'667	25'016	100
Totals	421,793'0	4,409	530,573'571	1'045	1'258	379,523'0	4,571	535,267'000	1'204	1'410	Tot

Naturally there will be a desire to know whether these results compare favourably unfavourably with those of other investigations conducted for a similar purpose, but the question raises many most difficult points. To speak of the results being either favourable or the reverse implies some standard of measurement, but on the sickness and mortality incidental to the industrial classes of this country it is very questionable whether such standard exists. Clearly no standard can apply unless the condition of the two things to be measured is precisely the same, and it is this very dissimilarity of the original facts which have been gathered, that renders any positive declaration of the rates of sickness and mortality of the working classes so difficult to determine from the various inquiries which have already been undertaken on the subject. All that can be done is to present a careful summary of these investigations, compare the results with those now adduced, and ascertain as far as possible how far variations can be accounted for.

Arranged in chronological order the most important investigations into the mortality and sickness of members of Friendly Societies have been as follows:—

1836-1840. Through the kindness of the late Mr. J. Tidd Pratt (the then Registrar of Friendly Societies), the Quinquennial Returns for 1836-1840, made under the Friendly Societies Act, 10 Geo. IV., c. 56, § 34, as amended by 4 & 5 Wm. IV. c. 40, § 6, were placed in the late Mr. Neison's hands, and the results deduced by him from an exhaustive analysis of the data were published in his "Contributions to Vital Statistics" issued in 1846.

## DRESSERS FRIENDLY SOCIETY.

Experience for the Five Years 1871-1875.—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
8-	2,179	26	2,726'571	1'193	1'251	10,242	96	10,624'571	·937	1'037	18-
0-	55,525'5	473	46,263'857	·852	·833	181,612	1,349	148,806'429	·743	·819	20-
5-	97,182	827	82,913'000	·851	·853	260,799	1,901	222,575'286	·729	·853	25-
0-	104,286'5	993	103,845'429	·952	·996	257,404'5	2,281	249,068'143	·886	·968	30-
5-	87,231	1,121	107,141'143	1'285	1'228	208'046	2,273	239,158'000	1'092	1'150	35-
0-	65,969	956	98,387'429	1'449	1'491	155,280	1,993	213,211'571	1'284	1'373	40-
5-	40,659	795	76,023'000	1'955	1'870	98,303'5	1,630	167,758'429	1'658	1'707	45-
0-	23,014'5	548	59,574'571	2'381	2'589	58,006	1,186	131,403'000	2'045	2'265	50-
5-	12,573	420	46,176'571	3'340	3'673	33,635	1,000	107,970'286	2'973	3'210	55-
0-	7,208	305	35,456'000	4'232	4'919	20,384'5	775	93,652'571	3'802	4'594	60-
5-	3,568'5	238	27,524'714	6'670	7'714	11,604'5	678	92,499'429	5'843	7'971	65-
0-	1,134	86	12,722'429	7'584	11'219	5,185'5	415	62,222'143	8'003	11'999	70-
5-	257	37	3,724'000	14'397	14'490	1,325'5	189	23,411'143	14'259	17'662	75-
0-	46	8	624'714	17'391	13'581	237	38	4,959'143	16'034	20'924	80-
5-	11	...	80'000	...	7'273	41	5	863'714	12'195	21'066	85-
0-	6	2	11'572	33'333	1'929	20	2	47'571	10'000	2'378	90-
5-	...	...	...	...	...	21	1	339'857	4'762	16'184	95-
0-	...	...	...	...	...	19	3	464'286	15'790	24'437	100-
Totals	500,850'0	6,835	703,195'000	1'365	1'404	1,302,166'0	15,815	1,769,035'572	1'214	1'358	Totals

1846-1848. The Manchester Unity of the Independent Order of Odd Fellows being anxious to ascertain the rates of mortality and sickness throughout their body, the Executive caused forms of returns to be issued to the branches, and the results obtained by this investigation were published (1850) in an able report by the late Mr. H. Ratcliffe, the Corresponding Secretary of the Order.

1846-1850. In accordance with instructions received from the Government, Mr. A. G. Finlaison, in his capacity as Actuary to the Commissioners for the Reduction of the National Debt, presented a digest of the quinquennial returns made by Friendly Societies under the provisions of Act 9 & 10 Vict., c. 27. The results were published in 1853 in Parliamentary Return No. 955.

1856-1860. The experience of the Manchester Unity of the Independent Order of Odd Fellows for these years was collected and published (Colchester, 1862) by Mr. Ratcliffe, the Corresponding Secretary of the Order.

1866-1870. The same Society again issued (1872) a report displaying the results of an analysis of the sickness and mortality returns of its branches.

To enable a proper comparison to be made between the results of the present investigation and those of the data above enumerated, the facts, in each case have been grouped on one common principle, and rates of mortality and sickness properly computed. The results are displayed in Tables D, E, and F.

Summary of the Mortality and Sickness experience of Members of Friendly Societies according

Ages	Rural Districts					Town Districts					Age
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
10-	981	1	922'432	·102	·949	781	2	541'427	·256	·693	10-
15-	14,159	103	11,337'430	·727	·801	7,199	38	5,819'426	·528	·808	15-
20-	64,036	466	54,107'423	·728	·845	21,522	108	19,284'858	·502	·896	20-
25-	103,093	752	91,522'137	·729	·888	39,343	261	32,757'425	·663	·833	25-
30-	110,987	767	94,371'569	·691	·850	46,414	374	42,625'284	·806	·918	30-
35-	106,152	820	99,886'565	·772	·941	44,838	383	48,477'426	·854	1'081	35-
40-	87,069	712	98,976'136	·818	1'137	35,574	368	48,757'276	1'034	1'371	40-
45-	69,680	678	92,502'141	·973	1'327	30,137	406	64,524'712	1'347	2'141	45-
50-	51,604	699	91,021'570	1'354	1'764	21,891	390	62,297'427	1'782	2'846	50-
55-	38,684	708	103,818'998	1'830	2'684	14,890	408	53,979'138	2'740	3'625	55-
60-	25,948	613	116,228'286	2'362	4'479	7,570	270	41,514'710	3'567	5'484	60-
65-	17,170	626	171,351'139	3'646	9'980	4,373	207	52,568'425	4'734	12'021	65-
70-	9,893	600	167,354'426	6'065	16'016	2,104	201	36,273'283	9'553	17'240	70-
75-	4,942	372	116,371'567	7'527	23'547	1,051	107	30,500'711	10'181	29'021	75-
80-	1,776	204	43,252'996	11'486	24'354	506	54	17,816'143	10'672	35'209	80-
85-	558	57	16,148'288	10'215	28'939	190	37	7,856'432	19'474	41'349	85-
90-	118	7	2,703'147	5'932	22'908	19	6	818'287	31'579	43'068	90-
95-	29	...	164'715	...	5'680	...	...	...	...	...	95-
100-	7	...	...	...	...	...	...	...	...	...	100-
Totals	706,886	8,185	1,372,040'965	1'158	1'941	278,402	3,620	566,412'390	1'300	2'031	Total

\* Compiled from pages 16-23 of "Contributions"

TABLE

Summary of the Mortality and Sickness experience of Members of Friendly Societies according to

Ages	Rural Districts					Town Districts					Age		
	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim		Mortality per cent. per annum	Sickness per Member per annum
	Mortality	Sickness					Mortality	Sickness					
10-	671	671	5	610'857	·745	·911	1,087	1,086	2	679'714	·184	·626	10-
15-	11,805	11,797	64	11,516'000	·542	·976	4,787	4,786	33	4,434'286	·689	·926	15-
20-	51,735	51,715	368	51,363'857	·711	·993	19,938	19,931	164	19,515'000	·823	·979	20-
25-	71,985	71,955	498	72,322'286	·692	1'005	35,815	35,798	272	34,974'857	·759	·977	25-
30-	70,876	70,836	517	71,350'857	·729	1'007	40,433	40,412	319	37,841'286	·789	·936	30-
35-	63,797	63,757	473	69,822'714	·741	1'095	37,659	37,628	357	41,565'714	·948	1'105	35-
40-	53,590	53,562	506	66,430'000	·944	1'240	31,419	31,397	358	37,688'571	1'139	1'200	40-
45-	44,199	44,167	462	62,387'143	1'045	1'412	26,388	26,349	415	38,833'286	1'573	1'474	45-
50-	31,579	31,550	457	53,326'571	1'447	1'690	19,572	19,531	345	37,742'714	1'763	1'932	50-
55-	22,529	22,495	479	45,997'857	2'126	2'045	14,815	14,783	367	35,819'286	2'477	2'423	55-
60-	13,812	13,791	356	42,681'000	2'578	3'095	9,362	9,338	282	30,026'286	3'012	3'216	60-
65-	8,258	8,227	326	38,900'857	3'948	4'728	5,056	5,031	268	23,597'143	5'301	4'690	65-
70-	3,864	3,844	233	30,700'286	6'030	7'986	2,087	2,076	136	16,487'857	6'516	7'942	70-
75-	1,691	1,680	162	19,189'143	9'580	11'422	650	645	54	7,702'571	8'308	11'943	75-
80-	625	623	87	9,413'571	13'920	15'111	167	167	32	2,986'286	19'162	17'830	80-
85-	75	73	14	950'286	18'667	13'014	23	23	4	174'714	17'391	7'609	85-
Totals	451,091	450,743	5,007	646,963'285	1'110	1'435	249,258	248,981	3,408	370,069'571	1'367	1'436	Total

\* Compiled from pages 2-14 of Parliamentary

D.

to Mr. Neison's Investigation of the Government Returns for the Five Years 1836-1840.\*—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
10-	3	...	...	...	...	1,765	3	1,463'859	'170	'829	10-
15-	211	...	46'143	...	'219	21,569	141	17,202'999	'654	'798	15-
20-	4,521	27	3,763'282	'597	'832	90,079	601	77,155'565	'667	'857	20-
25-	18,533	155	18,931'278	'836	1'021	160,969	1,168	143,210'852	'726	'890	25-
30-	30,170	310	34,955'285	1'027	1'159	187,571	1,451	171,952'141	'774	'917	30-
35-	31,101	391	40,289'427	1'257	1'295	182,091	1,594	188,653'426	'875	1'036	35-
40-	25,468	399	42,041'428	1'507	1'588	149,111	1,479	189,774'851	'992	1'273	40-
45-	20,275	358	39,230'711	1'766	1'935	120,092	1,442	196,257'572	1'201	1'634	45-
50-	13,594	276	36,594'853	2'030	2'692	87,089	1,365	189,913'853	1'567	2'181	50-
55-	8,373	197	31,026'854	2'353	3'706	61,947	1,313	188,824'997	2'120	3'048	55-
60-	4,403	168	22,211'994	3'816	5'045	37,921	1,051	179,954'996	2'772	4'745	60-
65-	2,274	112	14,543'424	4'925	6'395	23,817	945	238,462'997	3'968	10'012	65-
70-	1,164	85	13,914'428	7'302	11'954	13,161	886	217,542'139	6'732	16'529	70-
75-	587	57	18,050'427	9'710	30'749	6,580	536	164,922'710	8'146	25'064	75-
80-	226	38	8,432'286	16'814	37'311	2,508	296	69,501'424	11'802	27'712	80-
85-	51	11	1,938'000	21'569	38'000	799	105	25,942'715	13'141	32'469	85-
90-	1	1	8'000	100'000	8'000	138	14	3,529'429	10'145	25'575	90-
95-	...	...	...	...	...	29	...	164'715	...	5'680	95-
100-	...	...	...	...	...	7	...	...	...	...	100-
Totals	161,955	2,585	325,977'820	1'597	2'014	1,147,243	14,390	2,264,431'240	1'254	1'974	Totals

Vital Statistics." By F. G. P. Neison, F.L.S., &amp;c. London, 1846.

E.

Mr. Finlaison's Investigation of the Government Returns for the Five Years 1846-1850.\*—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages		
	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim		Mortality per cent. per annum	Sickness per Member per annum
	Mortality	Sickness					Mortality	Sickness					
10-	8	8	...	1'714	...	'250	1,766	1,765	7	1,292'285	'396	'732	10-
15-	246	246	3	273'000	1'220	1'110	16,838	16,829	100	16,223'286	'594	'664	15-
20-	4,176	4,176	35	3,785'571	'838	'906	75,849	75,822	567	74,664'428	'748	'985	20-
25-	12,147	12,143	105	10,839'286	'864	'893	119,947	119,896	875	118,136'429	'729	'985	25-
30-	16,453	16,443	181	14,855'571	1'100	'903	127,762	127,691	1,017	124,047'714	'796	'971	30-
35-	16,220	16,198	221	16,940'857	1'362	1'046	117,676	117,583	1,051	128,329'285	'893	1'091	35-
40-	13,471	13,456	219	16,644'429	1'626	1'237	98,480	98,415	1,083	120,763'000	1'100	1'227	40-
45-	10,792	10,767	186	15,565'286	1'724	1'446	81,379	81,283	1,063	116,785'715	1'306	1'437	45-
50-	7,759	7,738	162	13,768'429	2'088	1'779	58,910	58,819	964	104,837'714	1'636	1'782	50-
55-	5,752	5,734	171	11,815'143	2'973	2'060	43,096	43,012	1,017	93,632'286	2'360	2'177	55-
60-	3,238	3,225	116	9,468'286	3'582	2'936	26,412	26,354	754	82,175'572	2'855	3'118	60-
65-	1,921	1,905	75	7,585'286	3'904	3'982	15,235	15,163	669	70,083'286	4'391	4'622	65-
70-	868	865	54	4,841'571	6'221	5'598	6,819	6,785	423	52,029'714	6'203	7'668	70-
75-	276	275	25	1,855'286	9'058	6'746	2,617	2'600	241	28,747'000	9'209	11'056	75-
80-	76	70	9	628'429	11'842	8'971	868	860	128	13,028'286	14'747	15'149	80-
85-	7	7	...	9'286	...	1'286	105	103	18	1,134'286	17'143	11'010	85-
Totals	93,410	93,256	1,562	128,877'430	1'672	1'382	793,759	792,980	9,977	1,145,910'286	1'257	1'445	Totals

Return, No. 955, of Session 1852-53.

## Summary of the Mortality and Sickness experience of the

Ages	Rural Districts					Town Districts					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	2,945	14	1,151'571	.475	.391	1,569	12	597'999	.765	.381	18-
20-	38,742	293	26,986'569	.756	.697	23,908	174	16,139'855	.728	.675	20-
25-	65,667	483	49,713'569	.736	.757	44,831	351	33,784'712	.783	.754	25-
30-	61,298	484	48,822'426	.790	.796	44,962	384	39,440'141	.854	.877	30-
35-	49,010	373	42,996'425	.761	.877	36,416	372	35,159'284	1'021	.965	35-
40-	26,908	269	28,414'568	1'000	1'056	22,981	225	25,869'140	.979	1'126	40-
45-	14,491	179	20,326'426	1'235	1'403	13,666	184	19,089'854	1'346	1'397	45-
50-	5,194	75	9,596'998	1'444	1'848	6,816	115	13,363'284	1'687	1'960	50-
55-	1,438	38	3,742'140	2'643	2'602	2,790	77	8,707'427	2'760	3'121	55-
60-	607	20	3,042'284	3'295	5'012	1,175	60	5,132'855	5'106	4'368	60-
65-	238	10	1,660'711	4'202	6'978	420	26	2,195'141	6'190	5'226	65-
70-	71	4	897'141	5'634	12'636	120	5	1,024'855	4'167	8'541	70-
75-	18	...	165'570	...	9'198	34	3	660'426	8'823	19'424	75-
80-	5	1	176'713	20'000	35'342	16	1	221'714	6'250	13'857	80-
85-	1	...	52'000	...	52'000	2	1	6'000	50'000	3'000	85-
Totals	266,633	2,243	237,745'111	.841	.892	199,706	1,990	201,392'687	.996	1'308	Totals
18-	2,695	24	2,026'000	.891	.752	2,692	20	2,150'857	.743	.799	18-
20-	49,051	369	41,517'284	.752	.846	58,920	438	48,272'000	.743	.819	20-
25-	57,391	397	48,610'288	.692	.847	74,348	538	60,999'142	.744	.820	25-
30-	49,536	376	44,102'143	.759	.890	64,278	533	54,866'716	.829	.854	30-
35-	46,130	406	46,594'714	.874	1'004	64,752	617	65,568'571	.953	1'013	35-
40-	37,969	341	41,992'570	.898	1'106	58,390	684	75,860'001	1'171	1'290	40-
45-	29,732	318	41,421'287	1'070	1'393	48,968	694	76,796'857	1'417	1'568	45-
50-	17,962	246	33,975'714	1'370	1'891	33,760	592	66,030'715	1'754	1'956	50-
55-	9,561	194	25,066'571	2'020	2'622	20,625	507	61,976'143	2'458	3'005	55-
60-	3,744	115	12,990'141	3'072	3'470	9,833	338	45,964'429	3'437	4'674	60-
65-	990	35	5,686'002	3'535	5'743	3,601	204	26,924'859	5'665	7'477	65-
70-	322	26	3,745'286	8'074	11'631	1,118	82	13,832'143	7'334	12'372	70-
75-	90	9	1,020'143	10'000	11'334	349	48	6,462'431	13'754	18'517	75-
80-	11	2	36'715	18'182	3'338	78	10	1,572'714	12'821	20'163	80-
85-	1	1	28'000	100'000	23'000	11	1	106'000	9'091	9'636	85-
90-	...	...	...	...	...	2	1	...	50'000	...	90-
Totals	305,485	2,859	348,812'858	.936	1'142	441,725	5,307	607,383'578	1'201	1'375	Totals
18-	3,521	15	2,008'857	.436	.571	6,270	27	3,384'142	.431	.540	18-
20-	51,175	203	38,084'857	.573	.744	95,238	628	74,166'429	.659	.779	20-
25-	63,659	470	53,494'858	.738	.840	138,984	1,052	111,747'569	.757	.804	25-
30-	50,605	384	49,777'571	.759	.924	118,935	952	110,488'140	.800	.929	30-
35-	34,920	293	39,775'429	.839	1'053	84,194	815	91,016'712	.968	1'081	35-
40-	25,644	329	32,159'286	1'283	1'254	59,657	729	72,928'858	1'222	1'222	40-
45-	20,832	247	35,456'143	1'186	1'702	52,952	765	83,916'713	1'445	1'585	45-
50-	16,677	281	38,325'715	1'685	2'298	44,543	789	91,285'854	1'771	2'049	50-
55-	12,981	297	39,253'143	2'888	3'024	36,906	866	104,320'999	2'346	2'827	55-
60-	7,516	234	33,576'429	3'113	4'467	22,295	781	104,160'570	3'503	4'672	60-
65-	3,827	154	23,299'858	4'024	6'088	11,787	643	82,490'286	5'455	6'998	65-
70-	1,276	87	14,985'143	6'818	11'744	4,471	362	52,245'997	8'097	11'686	70-
75-	265	17	4,270'428	6'415	16'115	1,199	121	19,995'428	10'092	16'676	75-
80-	56	6	1,163'857	10'714	20'784	248	30	5,538'143	12'097	22'331	80-
85-	13	1	257'000	7'692	19'769	35	6	1,172'713	17'143	33'506	85-
90-	2	...	...	...	...	4	...	...	...	...	90-
95-	...	...	...	...	...	1	...	...	...	...	95-
Totals	292,969	3,108	399,888'574	1'061	1'365	677,719	8,566	1,008,858'553	1'204	1'490	Totals

\* Compiled from pages 14-20 of "Observations on the Rate of Mortality and Sickness of the Manchester Unity

† Compiled from pages 15-21 of "Observations on the Rate of Mortality and Sickness of the Manchester Unity

‡ Compiled from pages 6-13 of the Supplementary Report issued by the Manchester Unity of the Independents

F.

## MANCHESTER UNITY OF ODD FELLOWS.—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	720	2	267'856	.278	.372	5,214	28	2,017'426	.537	.387	18-
20-	14,616	105	9,278'711	.718	.635	77,266	572	52,405'135	.749	.678	20-
25-	34,861	315	26,656'427	.904	.765	145,359	1,149	110,154'708	.790	.758	25-
30-	38,673	393	33,113'284	1'016	.856	144,953	1,261	121,375'850	.870	.837	30-
35-	31,135	323	31,426'855	1'037	1'009	116,561	1,068	109,582'564	.916	.940	35-
40-	18,109	298	25,878'427	1'646	1'429	67,998	792	80,162'135	1'165	1'179	40-
45-	10,154	173	18,615'854	1'704	1'333	38,311	536	58,032'134	1'399	1'515	45-
50-	4,275	113	10,104'141	2'643	2'363	16,285	303	33,064'423	1'861	2'030	50-
55-	1,666	54	6,445'855	3'241	3'869	5,894	169	18,895'422	2'867	3'206	55-
60-	673	21	4,243'854	3'120	6'306	2,455	101	12,418'993	4'114	5'059	60-
65-	216	14	1,821'283	6'481	8'432	874	50	5,677'135	5'721	6'495	65-
70-	93	11	1,528'856	11'828	16'440	284	20	3,450'852	7'042	12'151	70-
75-	16	1	310'713	6'250	19'419	68	4	1,136'709	5'882	16'716	75-
80-	14	2	282'426	14'286	20'173	35	4	680'854	11'429	19'453	80-
85-	1	...	...	...	...	4	1	58'000	25'000	14'500	85-
Totals	155,222	1,825	169,974'542	1'176	1'095	621,561	6,058	609,112'340	.975	.980	Totals
18-	854	3	546'571	.351	.649	6,241	47	4,723'428	.753	.757	18-
20-	25,458	204	20,849'571	.801	.819	133,429	1,011	110,638'855	.758	.829	20-
25-	41,128	358	32,213'286	.870	.783	172,867	1,293	141,822'716	.748	.820	25-
30-	37,930	357	31,256'000	.941	.824	151,744	1,266	130,224'859	.834	.858	30-
35-	40,160	477	39,833'142	1'188	.992	151,342	1,500	151,996'427	.991	1'004	35-
40-	38,841	568	49,615'143	1'462	1'277	135,200	1,593	167,467'714	1'178	1'239	40-
45-	32,982	575	54,343'287	1'743	1'648	111,682	1,587	172,561'431	1'421	1'545	45-
50-	21,808	482	47,885'428	2'210	2'196	73,530	1,320	147,891'857	1'795	2'011	50-
55-	12,473	412	41,998'857	3'303	3'367	42,659	1,113	129,041'571	2'609	3'025	55-
60-	5,100	213	27,661'285	4'176	5'424	18,677	666	86,615'855	3'666	4'638	60-
65-	1,556	99	11,429'858	6'362	7'346	6,147	338	44,040'719	5'499	7'165	65-
70-	538	27	6,269'143	5'019	11'653	1,978	135	23,846'572	6'825	12'056	70-
75-	159	12	2,466'428	7'547	15'512	598	69	9,949'002	11'538	16'637	75-
80-	51	6	1,247'000	11'765	24'451	140	18	2,856'429	12'857	20'463	80-
85-	13	1	192'858	7'692	14'835	25	3	326'858	12'000	13'074	85-
90-	11	2	197'714	18'182	17'974	13	3	197'714	23'077	15'208	90-
Totals	259,062	3,796	368,005'571	1'465	1'420	1,006,272	11,962	1,324,202'007	1'189	1'316	Totals
18-	1,965	12	922'714	.611	.470	11,756	54	6,315'714	.459	.537	18-
20-	44,741	308	31,898'142	.688	.713	191,154	1,229	144,149'428	.643	.754	20-
25-	71,999	570	55,993'287	.792	.778	274,642	2,092	221,235'713	.762	.806	25-
30-	61,871	558	57,480'143	.902	.929	231,411	1,894	214,745'856	.818	.928	30-
35-	43,704	483	45,173'143	1'105	1'034	162,818	1,591	172,965'428	.977	1'062	35-
40-	30,485	399	40,949'428	1'309	1'343	115,786	1,457	146,037'571	1'258	1'261	40-
45-	28,334	447	47,741'857	1'578	1'685	102,118	1,459	167,114'715	1'429	1'636	45-
50-	25,512	582	63,128'571	2'281	2'474	86,732	1,652	192,740'143	1'905	2'222	50-
55-	21,065	605	72,640'000	2'872	3'448	70,952	1,768	216,214'143	2'492	3'047	55-
60-	11,668	452	57,837'001	3'874	4'967	41,479	1,467	195,574'000	3'537	4'715	60-
65-	6,079	333	51,200'571	5'478	8'423	21,693	1,130	156,990'571	5'209	7'237	65-
70-	2,267	177	29,435'286	7'808	12'984	8,014	626	96,666'429	7'811	12'062	70-
75-	546	62	9,648'428	11'355	17'671	2,010	200	33,914'286	9'950	16'873	75-
80-	117	14	1,964'714	11'966	16'792	421	50	8,666'714	11'877	20'586	80-
85-	3	3	81'286	100'000	27'005	51	10	1,511'000	19'608	29'627	85-
90-	4	1	191'000	25'000	47'750	10	1	191'000	10'000	19'100	90-
95-	...	...	...	...	...	1	...	...	...	...	95-
Totals	350,360	5,006	566,285'571	1'429	1'616	1,321,048	16,680	1,975,032'711	1'263	1'495	Totals

of the Independent Order of Odd Fellows." By Henry Ratcliffe, Corresponding Secretary. Manchester, 1850.  
of the Independent Order of Odd Fellows." By Henry Ratcliffe, Corresponding Secretary. Colchester, 1862.  
Order of Odd Fellows in July, 1872.

In the following abstract of these tables the rates of mortality and sickness according to the unadjusted results of the respective data are presented in such a form as will render easy comparison between them.

**ABSTRACT K.**

Ages	Neison R. T. & C. Districts combined, 1836-1840	Finlaison* R. T. & C. Districts combined, 1846-1850	Manchester Unity of Odd Fellows R. T. & C. Districts combined			Ancient Order of Foresters R. T. & C. Districts combined, 1871-1875	Ages
			1846-1848	1856-1860	1866-1870		
<b>Rate of Mortality per cent. per annum.</b>							
20-	·667	·748	·740	·758	·643	·743	20-
25-	·726	·729	·790	·748	·762	·729	25-
30-	·774	·796	·870	·834	·818	·886	30-
35-	·875	·893	·916	·991	·977	1·092	35-
40-	·992	1·100	1·165	1·178	1·258	1·284	40-
45-	1·201	1·306	1·399	1·421	1·429	1·658	45-
50-	1·567	1·636	1·861	1·795	1·905	2·045	50-
55-	2·120	2·360	2·867	2·609	2·492	2·973	55-
60-	2·772	2·855	4·114	3·566	3·537	3·802	60-
65-	3·968	4·391	5·721	5·499	5·209	5·843	65-
70-	6·732	6·203	7·042	6·825	7·811	8·003	70-
75-	8·146	9·209	5·882	11·538	9·950	14·259	75-
<b>Weeks of Sickness-claim per Member per annum.</b>							
20-	·857	·985	·678	·829	·754	·819	20-
25-	·890	·985	·758	·820	·806	·853	25-
30-	·917	·971	·837	·858	·928	·968	30-
35-	1·036	1·091	·940	1·004	1·062	1·150	35-
40-	1·273	1·227	1·179	1·239	1·261	1·373	40-
45-	1·634	1·437	1·515	1·545	1·636	1·707	45-
50-	2·181	1·782	2·030	2·011	2·222	2·265	50-
55-	3·048	2·177	3·206	3·025	3·047	3·210	55-
60-	4·745	3·118	5·059	4·638	4·715	4·594	60-
65-	10·012	4·622	6·495	7·165	7·237	7·971	65-
70-	16·529	7·668	12·151	12·056	12·062	11·999	70-
75-	25·064	11·056	16·716	16·637	16·873	17·662	75-

\* The low rate of sickness claim disclosed by this investigation is due to the circumstance that Mr. Finlaison excluded from his inquiry all cases of chronic sickness.

Considerable variation will be observed in both the mortality and sickness results, and a few observations as to how these differences probably arise will not be out of place. The whole experience, viz.: the Rural, Town, and City Districts combined, of each investigation consists of an aggregation of a vast number of units, and if in every case the distribution of these units was similar, and their nature as to mortality and sickness also common, clearly the ultimate results deduced from each investigation would agree. But we have shown that considerable divergency occurs in the final results of each of these inquiries into the sickness and mortality of the industrial classes, and this notwithstanding that every care has been taken to ensure accuracy in both the collection and tabulation of the results, and therefore the question naturally

arises whether the data themselves are such as to be comparable, or, in other words, whether material differences do not exist in the units comprising the various investigations. For instance, no one would think of questioning the fact that occupation and habits of life materially influence the incidence of both mortality and sickness. Again, if recent research in vital statistics demonstrates one fact more clearly than any other, it is that the rate of mortality has relation to the density of population. Further, it is known that some localities prove more healthy than others, and even the same locality will possess a different effect on two persons. Nearly all the investigations relate likewise to different periods of years, and it is not at all improbable that some of the zymotic diseases which are too often epidemic in this country may have proved more disastrous among the persons embraced within the observations in one quinquennium than in another. The important influence also of trade being good or bad must not be ignored, for all those practically connected with Friendly Societies know how much this circumstance will determine the claims upon the box. The class of societies from which the original facts were gathered would moreover exert some effect on the final results. The rate of sickness not only depends upon the absolute incapacity for labour, but is more or less influenced by the degree to which the internal management of a society enables efficient supervision to be exercised. In large organizations this task is more difficult than is the case in most of the affiliated orders, but any observations based on the Government returns would necessarily include results from Friendly Societies of most varied characters.

However, it would be impossible in this report to discuss all the points just raised, even in relation to your own experience, and still less so in connection with the other data. Nor is it my intention to enter into a discussion of the differences in the original facts observed upon for all the data enumerated. Presumably the experience of the Manchester Unity of Odd Fellows (1866-1870) would possess most points in common with your own data, and I shall accordingly deal more particularly with those results, though most of my criticisms would be equally applicable to the other inquiries.

In all the investigations contained in Tables C, D, E, and F, the observations, it will be observed, are separated into Rural, Town, and City Districts respectively, the idea being that a rough division of this character would partially take into account not only the density of population, but also the influence of occupation, it being presumed that agricultural and most of the healthier outdoor pursuits would be found located in the rural districts, whilst on the contrary the principal unhealthy avocations would exist in large towns and cities. Until accurate research has been made into the value of life in every important occupation, and thus rendered it practicable to determine fairly the precise influence of locality, some such rough approximation of the



facts must be made as is here done, though of course it renders it impossible to declare how much of the difference in the results of any two groups is due to occupation and how much to locality. Assuming, however, as we are justified in doing, that this method does ensure a rough adjustment of the risks, the rates of mortality or sickness of the experience as a whole will clearly depend upon the proportions embraced in each inquiry of the three divisions of Rural, Town, and City Districts. In fact, given that the rates of mortality vary in each district, and granted also the power of distributing at will the units at risk, then the mortality for the whole experience could be made to fluctuate between the points of the highest and lowest rates for the districts.

That this distribution of the years of life at risk can operate materially is demonstrated in the following statement, which shows the proportional distribution of the units at risk in the Odd Fellows experience (1866-1870) and for the present investigation.

#### ABSTRACT L.

Ages	The Proportionate Distribution of the Total of Years of Life at Risk						Total		Ages
	Rural Districts		Town Districts		City Districts		Odd Fellows (1866-70)	Foresters (1871-75)	
	Odd Fellows (1866-70)	Foresters (1871-75)	Odd Fellows (1866-70)	Foresters (1871-75)	Odd Fellows (1866-70)	Foresters (1871-75)			
18-	.27	.40	.48	.22	.15	.17	.90	.79	18-
20-	3.87	5.65	7.21	4.03	3.39	4.27	14.47	13.95	20-
25-	8.65	12.70	19.52	11.62	10.13	15.47	38.30	39.79	25-
35-	4.58	8.08	10.89	8.06	5.62	11.77	21.09	27.91	35-
45-	2.84	3.58	7.38	3.53	4.08	4.89	14.30	12.00	45-
55-	1.55	1.38	4.48	1.25	2.48	1.52	8.51	4.15	55-
65-	.39	.53	1.23	.40	.63	.36	2.25	1.29	65-
75-	.02	.06	.11	.04	.05	.02	.18	.12	75-
85-	.00	.00	.00	.00	.00	.00	.00	.00	85-
95-	...	.00	.00	.00	...	...	.00	.00	95-
All Ages	22.17	32.38	51.30	29.15	26.53	38.47	100.00	100.00	All Ages

Thus to every 1,000 of the years of life at risk in each data the distribution in the respective districts have been—

Districts.	Odd Fellows. 1866-1870.	Foresters. 1871-1875.
Rural Districts ...	222	324
Town „ ...	513	291
City „ ...	265	385

The reduced percentage of the lives in the rural districts of the Odd Fellows experience is to a considerable extent counterbalanced by the much less number existing in the city, or most unhealthy district. The facts as a whole would lead one to expect a rate of mortality for the present inquiry somewhat in excess of the Odd Fellows rates, and reference to Abstract K proves this to be the case. It should be stated that in the grouping of the lives for the different districts, in both investigations the same principles of distribution have been observed.

The proportional distribution to each district of the years of life at risk for each group of ages, Abstract M deals with.

#### ABSTRACT M.

Ages	The Proportionate Distribution to each District of the Years of Life at Risk for each Group of Age						Total		Ages
	Rural Districts		Town Districts		City Districts		Odd Fellows (1866-70)	Foresters (1871-75)	
	Odd Fellows (1866-70)	Foresters (1871-75)	Odd Fellows (1866-70)	Foresters (1871-75)	Odd Fellows (1866-70)	Foresters (1871-75)			
18-	30.0	51.4	53.3	27.3	16.7	21.3	100.0	100.0	18-
20-	26.8	40.5	49.8	28.9	23.4	30.6	100.0	100.0	20-
25-	22.6	31.9	51.0	29.2	26.4	38.9	100.0	100.0	25-
35-	21.7	29.0	51.6	28.9	26.7	42.1	100.0	100.0	35-
45-	19.9	29.9	51.6	29.4	28.5	40.7	100.0	100.0	45-
55-	18.2	33.3	52.6	30.1	29.2	36.6	100.0	100.0	55-
65-	17.2	40.9	54.7	31.1	28.1	28.0	100.0	100.0	65-
75-	13.2	49.4	59.5	31.2	27.3	19.4	100.0	100.0	75-
85-	24.6	22.9	63.9	49.2	11.5	27.9	100.0	100.0	85-
95-	...	12.5	100.0	87.5	...	...	100.0	100.0	95-
All Ages	22.2	32.4	51.3	29.1	26.5	38.5	100.0	100.0	All Ages

The extent to which the variable distribution of the units of life in the districts affects the results of the experience as a whole, can be practically tested by comparing the mortality for any group of ages as set forth in Abstract K with the average of the rates of mortality of each district for a similar group of ages (see Abstract N). Of course, so far as any individual district is concerned, or as regards the comparison of one district with another, the objection would not apply, and for this reason therefore the most correct test for any comparison between the results of this inquiry and the Odd Fellows data is that of district with district, which can be done by means of Abstract N. Even in this case, however, there would exist ample scope for variation in the results, from a different distribution in each district of the healthy and unhealthy occupations.

## ABSTRACT N.

Ages	Rural Districts		Town Districts		City Districts		Ages
	Odd Fellows 1866-1870	Foresters 1871-1875	Odd Fellows 1866-1870	Foresters 1871-1875	Odd Fellows 1866-1870	Foresters 1871-1875	
<b>Rate of Mortality per cent. per annum.</b>							
20-	.573	.670	.659	.729	.688	.852	20-
25-	.738	.635	.757	.681	.792	.851	25-
30-	.759	.788	.800	.896	.902	.952	30-
35-	.839	.893	.968	1.016	1.105	1.285	35-
40-	1.283	1.039	1.222	1.281	1.309	1.449	40-
45-	1.186	1.253	1.445	1.645	1.578	1.955	45-
50-	1.685	1.755	1.771	1.894	2.281	2.381	50-
55-	2.288	2.494	2.346	3.036	2.872	3.340	55-
60-	3.113	3.322	3.503	3.843	3.874	4.532	60-
65-	4.024	5.154	5.455	5.881	5.478	6.670	65-
70-	6.818	7.906	8.097	8.429	7.808	7.584	70-
75-	6.415	12.826	10.092	16.583	11.355	14.397	75-
<b>Weeks of Sickness-claim per Member per annum.</b>							
20-	.744	.799	.779	.833	.713	.833	20-
25-	.840	.829	.804	.882	.778	.853	25-
30-	.924	.912	.929	.986	.929	.996	30-
35-	1.053	1.060	1.081	1.126	1.034	1.228	35-
40-	1.254	1.210	1.222	1.359	1.343	1.491	40-
45-	1.702	1.464	1.585	1.720	1.685	1.870	45-
50-	2.298	1.778	2.049	2.336	2.474	2.589	50-
55-	3.024	2.726	2.827	3.160	3.448	3.673	55-
60-	4.467	4.001	4.672	4.885	4.957	4.919	60-
65-	6.088	7.252	6.998	9.137	8.423	7.714	65-
70-	11.744	11.244	11.686	13.619	12.984	11.219	70-
75-	16.115	16.789	16.676	21.182	17.671	14.490	75-
<b>The ratio of the Odd Fellows to the Foresters Rate of Mortality.</b>							
20-	.85	1.00	.90	1.00	.81	1.00	20-
25-	1.16	1.00	1.11	1.00	.93	1.00	25-
30-	.96	1.00	.89	1.00	.95	1.00	30-
35-	.94	1.00	.95	1.00	.86	1.00	35-
40-	1.24	1.00	.95	1.00	.90	1.00	40-
45-	.95	1.00	.88	1.00	.81	1.00	45-
50-	.96	1.00	.94	1.00	.96	1.00	50-
55-	.92	1.00	.77	1.00	.86	1.00	55-
60-	.94	1.00	.91	1.00	.92	1.00	60-
65-	.78	1.00	.93	1.00	.82	1.00	65-
70-	.86	1.00	.96	1.00	1.03	1.00	70-
<b>The ratio of the Odd Fellows to the Foresters Weeks of Sickness-claim.</b>							
20-	.93	1.00	.93	1.00	.86	1.00	20-
25-	1.01	1.00	.91	1.00	.91	1.00	25-
30-	1.01	1.00	.94	1.00	.93	1.00	30-
35-	.99	1.00	.96	1.00	.84	1.00	35-
40-	1.04	1.00	.90	1.00	.90	1.00	40-
45-	1.16	1.00	.92	1.00	.90	1.00	45-
50-	1.29	1.00	.88	1.00	.96	1.00	50-
55-	1.11	1.00	.89	1.00	.94	1.00	55-
60-	1.12	1.00	.96	1.00	1.01	1.00	60-
65-	.84	1.00	.77	1.00	1.09	1.00	65-
70-	1.04	1.00	.86	1.00	1.16	1.00	70-

It will be perceived that this element of the variable nature and distribution of the units composing each data is the main cause of their difference,

and further consideration of the subject may be well left until we come to the adjusted results of each experience.

Before the rates of mortality and sickness deduced from the original results could be used with advantage as a basis for the monetary tables which it was the main purpose of the investigation to draw up, it was necessary that the accidental irregularities in the rates at the individual ages should be removed or smoothed down, that the laws of mortality and sickness represented by the facts might be better brought out.

With respect to the mortality tables, a preliminary adjustment was made by Mr. Makeham's formula, which gives a perfectly smooth curve throughout life. These curves were not however adopted, as though agreeing fairly well with the original facts, it was considered advisable to adopt a method of adjustment that should make no assumption as to the law of mortality, and that should reproduce all the well marked peculiarities of each experience, viz.: the results for the Rural, Town, and City Districts respectively. The ratios between the observed rates of mortality at each age and the rates as given by Mr. Makeham's formula were therefore adjusted by a method giving to the rate of mortality at each age a weight consistent with the number of facts, and as these ratios seldom deviated greatly from unity throughout the table they lent themselves very readily to the process of adjustment. The rates of mortality finally adopted were tested by being multiplied into the numbers exposed to risk, and the table of the adjusted number of deaths were compared throughout with the original facts.

For the rates of sickness a more simple method sufficed, as the irregularities in the unadjusted rates were not large. The function selected for adjustment was the logarithm of the rate of sickness, and the sum of these values at ages  $x-1$  and  $x+1$  was added to twice the value at age  $x$ , and one fourth of this sum was taken as the adjusted value at age  $x$ . By a continuation of this method of adjustment a smooth curve was obtained. A similar test was finally employed as was assumed with the mortality rates, viz.: a comparison of the adjusted and unadjusted weeks of sickness.

At the older ages the facts obtained from the returns of mortality and sickness of the branches of the Order were insufficient to form of themselves a reliable basis for the final tables. In the case of mortality there seemed a general tendency for the rates of the three districts to converge about 80 years of age, and it was therefore thought well to adopt some common standard from that point. The English Life Table No. 3 for several reasons seemed most suitable, and has the advantage of not under-estimating the present value of pensions, a point of some importance. A few unimportant alterations were made in the final ages to avoid prolonging the table beyond age 100. In the sickness results a similar tendency in the rates of the different districts to converge at the extreme ages was noticed, with a further

tendency to approach a constant value; it was accordingly assumed that after age 85 the uniform rate of 26 weeks of sickness per annum might be taken as representing the rates in each of the three districts. The rate at these extreme ages however has practically but little effect upon the monetary values at the younger ages.

The unadjusted and adjusted rates of mortality and sickness are given in parallel columns in Tables G and H.

The next abstract (Abstract O) contains a comparison of the rates of mortality in various periods of years according to the adjusted results of different inquiries, and as it is upon the adjusted results of any investigation into the mortality and sickness of members of Friendly Societies that the financial tables determining the premiums for assurance are based, it is to these figures more particularly that attention should be devoted, when considering for either valuation or other purposes the precise bearing of the data to be employed.

#### ABSTRACT O.

The Comparative Rates of Mortality in various periods of Years according to the Adjusted Results of different Inquiries.—*R. T. & C. Districts Combined.*

From Age	Summation of the Rates of Mortality per cent, in each period of Years						From Age
	Neison, Government Returns 1836-1840	Finla'son, Government Returns 1846-1850	Manchester Unity of Odd Fellows (Ratcliffe)			Ancient Order of Foresters, 1871-1875 (Table G)	
			1846-1848	1856-1860	1866-1870		
20 to 30	7.0	7.4	7.5	7.9	7.0	7.4	20 to 30
30 " 40	8.3	8.5	9.0	9.2	9.2	9.9	30 " 40
40 " 50	11.2	12.0	13.2	13.1	13.4	14.8	40 " 50
50 " 60	18.7	20.0	24.1	22.5	22.5	25.3	50 " 60
60 " 70	35.6	36.4	52.4	45.9	44.7	48.7	60 " 70
70 " 80	74.6	77.8	82.0	90.8	96.5	99.1	70 " 80
20 " 40	15.3	15.9	16.5	17.0	16.2	17.3	20 " 40
30 " 50	19.4	20.5	22.2	22.2	22.7	24.7	30 " 50
40 " 60	29.8	32.0	37.3	35.6	36.0	40.1	40 " 60
50 " 70	54.2	56.5	76.6	68.4	67.2	74.0	50 " 70
20 " 50	26.4	27.9	29.6	30.1	29.6	32.1	20 " 50
30 " 60	38.1	40.5	46.3	44.7	45.2	50.0	30 " 60
40 " 70	65.4	68.5	89.7	81.4	80.7	88.8	40 " 70
<b>The ratio of these results to the Foresters Experience.</b>							
20 " 30	.95	1.00	1.01	1.07	.95	1.00	20 " 30
30 " 40	.84	.86	.91	.93	.93	1.00	30 " 40
40 " 50	.76	.81	.89	.89	.91	1.00	40 " 50
50 " 60	.74	.79	.95	.89	.89	1.00	50 " 60
60 " 70	.73	.75	1.08	.94	.92	1.00	60 " 70
70 " 80	.75	.79	.83	.92	.97	1.00	70 " 80
20 " 40	.88	.92	.95	.98	.94	1.00	20 " 40
30 " 50	.79	.83	.90	.90	.92	1.00	30 " 50
40 " 60	.74	.80	.93	.89	.90	1.00	40 " 60
50 " 70	.73	.76	1.04	.92	.91	1.00	50 " 70
20 " 50	.82	.87	.92	.94	.92	1.00	20 " 50
30 " 60	.76	.81	.93	.89	.90	1.00	30 " 60
40 " 70	.74	.77	1.01	.92	.91	1.00	40 " 70

TABLE G.

## ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.

## Rates of Mortality 1871-1875.—Males.

Age	Rural Districts		Town Districts		City Districts		Rural, Town, and City Districts combined		Age
	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	
18	1'049	'634	3'620	'714	2'353	'843	1'637	'723	18
19	'710	'637	1'006	'718	1'446	'847	'888	'726	19
20	'560	'640	'521	'722	'938	'851	'641	'729	20
21	'565	'643	'758	'726	'720	'855	'663	'732	21
22	'699	'646	'752	'730	'947	'856	'789	'736	22
23	'719	'647	'797	'730	'854	'853	'785	'740	23
24	'744	'647	'729	'726	'822	'848	'766	'741	24
25	'504	'643	'780	'715	'895	'844	'722	'737	25
26	'586	'642	'592	'700	'786	'841	'661	'732	26
27	'706	'654	'716	'693	'851	'839	'763	'736	27
28	'653	'675	'661	'703	'831	'843	'723	'750	28
29	'732	'700	'660	'733	'893	'857	'773	'774	29
30	'762	'726	'870	'775	'775	'882	'799	'807	30
31	'701	'752	'768	'825	'947	'918	'819	'844	31
32	'792	'777	'868	'875	'911	'964	'862	'884	32
33	'779	'802	'956	'920	1'100	1'019	'962	'927	33
34	'928	'827	1'039	'958	1'042	1'080	1'007	'971	34
35	'784	'853	'960	'988	1'163	1'144	'993	1'013	35
36	'872	'878	'996	1'011	1'219	1'208	1'054	1'052	36
37	'926	'903	1'005	1'031	1'270	1'270	1'093	1'090	37
38	'906	'929	1'050	1'054	1'347	1'328	1'132	1'128	38
39	1'001	'955	1'082	1'088	1'461	1'375	1'217	1'168	39
40	'994	'982	1'028	1'138	1'342	1'411	1'151	1'208	40
41	'880	1'010	1'312	1'206	1'528	1'443	1'281	1'249	41
42	1'241	1'038	1'140	1'284	1'443	1'484	1'298	1'296	42
43	'934	1'069	1'510	1'366	1'425	1'550	1'312	1'355	43
44	1'180	1'104	1'499	1'451	1'527	1'643	1'420	1'427	44
45	1'008	1'146	1'422	1'531	1'806	1'752	1'464	1'511	45
46	1'133	1'207	1'736	1'593	1'998	1'857	1'669	1'591	46
47	1'361	1'295	1'744	1'632	2'185	1'943	1'814	1'663	47
48	1'509	1'401	1'624	1'655	1'915	2'014	1'709	1'727	48
49	1'348	1'510	1'760	1'680	1'885	2'083	1'687	1'791	49
50	1'645	1'606	1'422	1'730	2'113	2'168	1'769	1'865	50
51	2'132	1'688	1'669	1'832	2'195	2'286	2'019	1'966	51
52	1'405	1'770	1'929	2'000	2'666	2'439	2'062	2'101	52
53	1'795	1'862	2'422	2'230	2'808	2'615	2'379	2'264	53
54	1'787	1'980	2'316	2'488	2'240	2'799	2'118	2'445	54
55	2'293	2'130	3'208	2'720	3'260	2'972	2'933	2'626	55
56	2'313	2'306	2'848	2'886	3'701	3'132	2'997	2'790	56
57	2'582	2'492	3'313	2'980	2'933	3'299	2'932	2'935	57
58	2'665	2'657	3'092	3'035	3'546	3'487	3'117	3'068	58
59	2'739	2'800	2'637	3'110	3'239	3'680	2'891	3'201	59

Continued on next page.

TABLE G—(continued).

## ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.

Rates of Mortality 1871-1875.—Males.

Age	Rural Districts		Town Districts		City Districts		Rural, Town, and City Districts combined		Age
	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	
60	3'178	2'945	2'792	3'270	4'090	3'871	3'387	3'366	60
61	2'670	3'115	3'336	3'544	4'329	4'068	3'461	3'581	61
62	3'354	3'335	4'368	3'927	4'880	4'287	4'198	3'852	62
63	3'289	3'618	4'389	4'378	3'676	4'549	3'762	4'172	63
64	4'382	3'970	4'854	4'816	4'121	4'882	4'436	4'535	64
65	4'217	4'372	5'784	5'206	5'835	5'317	5'244	4'937	65
66	4'911	4'800	5'250	5'576	6'204	5'860	5'430	5'378	66
67	4'889	5'256	5'957	5'958	6'652	6'471	5'748	5'843	67
68	6'452	5'760	6'109	6'368	6'175	7'087	6'268	6'296	68
69	5'641	6'280	6'581	6'790	9'833	7'658	7'064	6'744	69
70	6'747	6'798	8'421	7'232	6'461	8'176	7'210	7'200	70
71	8'576	7'334	7'035	7'703	6'620	8'662	7'650	7'681	71
72	8'369	7'911	8'257	8'215	6'635	9'132	7'968	8'199	72
73	7'552	8'533	7'692	8'774	12'423	9'600	8'571	8'762	73
74	8'950	9'193	12'438	9'382	8'403	10'082	9'992	9'372	74
75	14'097	9'903	17'123	10'039	12'766	10'594	14'775	10'031	75
76	8'778	10'663	18'280	10'750	8'064	11'150	11'447	10'744	76
77	14'902	11'469	15'942	11'519	21'569	11'765	16'565	11'515	77
78	16'949	12'325	14'583	12'347	25'807	12'460	17'911	12'345	78
79	8'824	13'229	14'286	13'236	5'263	13'255	10'077	13'235	79
80	11'628	14'185	6'452	14'185	14'286	14'185	10'227	14'185	80
81	28'000	15'195	24'000	15'195	8'333	15'195	22'581	15'195	81
82	15'385	16'248	11'765	16'248	11'111	16'248	12'821	16'248	82
83	...	17'354	30'000	17'354	42'857	17'354	21'428	17'354	83
84	...	18'512	42'857	18'512	25'000	18'512	20'000	18'512	84
85	...	19'719	...	19'719	...	19'719	...	19'719	85
86	20'000	20'960	33'333	20'960	...	20'960	18'182	20'960	86
87	100'000	22'262	...	22'262	...	22'262	28'571	22'262	87
88	...	23'604	...	23'604	...	23'604	...	23'604	88
89	...	25'002	33'333	25'002	...	25'002	20'000	25'002	89
90	...	26'413	...	26'413	33'333	26'413	20'000	26'413	90
91	...	27'892	...	27'892	...	27'892	...	27'892	91
92	...	29'395	...	29'395	...	29'395	...	29'395	92
93	...	30'947	...	30'947	100'000	30'947	25'000	30'947	93
94	...	32'496	...	32'496	...	32'496	...	32'496	94
95	...	34'228	...	34'228	...	34'228	...	34'228	95
96	...	36'743	...	36'743	...	36'743	...	36'743	96
97	...	41'241	...	41'241	...	41'241	...	41'241	97
98	...	50'122	...	50'122	...	50'122	...	50'122	98
99	...	67'586	16'667	67'586	...	67'586	14'286	67'586	99
100	...	100'000	...	100'000	...	100'000	...	100'000	100

TABLE H.

## ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.

## Rates of Sickness 1871-1875.—Males.

Age	Rural Districts		Town Districts		City Districts		Rural, Town, and City Districts combined		Age
	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	
18	1'723	'822	2'760	'921	3'529	'916	2'121	'875	18
19	'847	'814	1'011	'899	1'159	'895	'961	'859	19
20	'809	'808	'863	'879	'901	'872	'847	'845	20
21	'789	'802	'882	'861	'838	'856	'830	'833	21
22	'800	'798	'840	'845	'840	'840	'824	'823	22
23	'792	'801	'818	'829	'810	'824	'805	'816	23
24	'808	'805	'794	'830	'824	'817	'809	'817	24
25	'829	'808	'862	'848	'800	'820	'829	'824	25
26	'779	'812	'880	'870	'826	'833	'825	'837	26
27	'828	'824	'888	'885	'861	'854	'858	'853	27
28	'842	'844	'907	'893	'882	'875	'876	'870	28
29	'872	'864	'870	'902	'888	'894	'878	'887	29
30	'889	'877	'928	'920	'907	'917	'908	'906	30
31	'876	'887	'945	'946	'935	'951	'920	'931	31
32	'884	'906	'964	'980	1'008	'997	'957	'965	32
33	'933	'932	1'018	1'025	1'041	1'048	1'002	1'007	33
34	'993	'962	1'088	1'070	1'099	1'101	1'064	1'052	34
35	'995	'991	1'142	1'099	1'176	1'151	1'113	1'089	35
36	'997	1'020	1'084	1'111	1'190	1'190	1'103	1'117	36
37	1'043	1'057	1'127	1'119	1'228	1'224	1'145	1'145	37
38	1'114	1'103	1'119	1'135	1'231	1'265	1'164	1'181	38
39	1'174	1'141	1'164	1'166	1'334	1'317	1'238	1'223	39
40	1'157	1'164	1'163	1'222	1'370	1'376	1'249	1'272	40
41	1'181	1'182	1'330	1'303	1'448	1'447	1'338	1'326	41
42	1'182	1'211	1'415	1'386	1'484	1'521	1'378	1'385	42
43	1'266	1'252	1'476	1'455	1'569	1'580	1'457	1'446	43
44	1'298	1'301	1'470	1'518	1'637	1'646	1'492	1'510	44
45	1'343	1'356	1'608	1'591	1'752	1'728	1'592	1'580	45
46	1'419	1'416	1'680	1'669	1'792	1'809	1'650	1'653	46
47	1'486	1'475	1'757	1'737	1'893	1'889	1'734	1'722	47
48	1'554	1'515	1'795	1'800	2'005	1'967	1'809	1'783	48
49	1'568	1'535	1'809	1'875	1'978	2'064	1'805	1'851	49
50	1'448	1'574	2'014	1'986	2'160	2'212	1'903	1'953	50
51	1'636	1'671	2'077	2'139	2'466	2'396	2'099	2'106	51
52	1'874	1'821	2'325	2'347	2'611	2'603	2'301	2'299	52
53	2'017	1'981	2'586	2'606	2'935	2'851	2'546	2'508	53
54	2'084	2'143	2'938	2'825	3'057	3'095	2'711	2'712	54
55	2'326	2'325	3'050	2'987	3'430	3'295	2'962	2'894	55
56	2'555	2'530	3'134	3'083	3'424	3'467	3'057	3'053	56
57	2'761	2'748	3'019	3'166	3'583	3'654	3'144	3'213	57
58	2'971	2'947	3'352	3'307	3'816	3'904	3'396	3'410	58
59	3'233	3'130	3'322	3'550	4'363	4'190	3'674	3'647	59

Continued on next page.



**TABLE H—(continued).**  
**ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.**  
**Rates of Sickness 1871-1875.—Males.**

Age	Rural Districts		Town Districts		City Districts		Rural, Town, and City Districts combined		Age
	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	Unadjusted Rate	Adjusted Rate	
60	3'117	3'347	4'032	3'908	4'488	4'439	3'890	3'871	60
61	3'641	3'661	4'261	4'365	4'638	4'638	4'183	4'180	61
62	4'203	4'078	4'933	4'907	4'706	4'881	4'600	4'620	62
63	4'430	4'590	5'495	5'546	5'051	5'288	4'975	5'130	63
64	5'017	5'231	6'258	6'311	6'096	5'876	5'766	5'786	64
65	6'569	5'942	7'241	7'124	6'465	6'578	6'740	6'546	65
66	6'435	6'596	8'274	8'270	7'427	7'315	7'314	7'323	66
67	7'189	7'209	9'268	9'365	8'090	8'048	8'098	8'102	67
68	7'883	7'933	10'916	10'347	9'002	8'702	9'126	8'861	68
69	8'627	8'652	11'289	11'200	8'686	9'350	9'466	9'612	69
70	9'492	9'406	11'857	11'972	10'067	10'026	10'378	10'371	70
71	10'449	10'197	12'276	12'709	11'279	10'757	11'211	11'157	71
72	11'582	11'074	13'991	13'467	12'228	11'584	12'502	12'004	72
73	13'187	12'055	15'312	14'274	11'714	12'514	13'579	12'930	73
74	13'752	13'146	17'642	15'141	12'059	13'546	14'704	13'946	74
75	15'264	14'349	19'048	16'059	13'500	14'700	16'093	15'054	75
76	16'144	15'648	21'828	17'058	18'984	15'948	18'387	16'248	76
77	16'071	17'017	23'855	18'160	13'804	17'270	17'773	17'515	77
78	18'836	18'433	21'250	19'338	11'355	18'646	18'145	18'833	78
79	22'059	19'868	22'690	20'548	11'684	20'048	20'735	20'173	79
80	25'070	21'277	24'226	21'761	13'857	21'419	22'989	21'497	80
81	19'160	22'611	15'640	22'932	13'833	22'719	16'714	22'759	81
82	14'923	23'821	23'177	24'008	20'556	23'886	19'817	23'906	82
83	22'091	24'728	27'400	24'927	11'429	24'866	21'301	24'876	83
84	30'111	25'582	37'142	25'620	...	25'596	26'528	25'600	84
85	25'571	26'000	43'000	26'000	7'333	26'000	26'664	26'000	85
86	27'000	26'000	46'667	26'000	16'000	26'000	29'364	26'000	86
87	1'000	26'000	17'333	26'000	3'000	26'000	8'633	26'000	87
88	...	26'000	17'333	26'000	...	26'000	13'000	26'000	88
89	...	26'000	17'333	26'000	1'500	26'000	11'000	26'000	89
90	...	26'000	...	26'000	3'000	26'000	1'714	26'000	90
91	...	26'000	1'500	26'000	...	26'000	1'200	26'000	91
92	...	26'000	3'000	26'000	...	26'000	2'000	26'000	92
93	...	26'000	...	26'000	3'000	26'000	750	26'000	93
94	...	26'000	8'000	26'000	...	26'000	8'000	26'000	94
95	...	26'000	13'000	26'000	...	26'000	13'000	26'000	95
96	1'000	26'000	26'000	26'000	...	26'000	17'333	26'000	96
97	1'000	26'000	17'333	26'000	...	26'000	13'000	26'000	97
98	13'000	26'000	1'000	26'000	...	26'000	4'952	26'000	98
99	7'000	26'000	27'000	26'000	...	26'000	24'143	26'000	99
100	14'000	26'000	21'800	26'000	...	26'000	20'500	26'000	100

The rates of mortality by the present investigation are higher throughout than the results for the Odd Fellows experience 1866-1870, the difference being largest for the period of life 50 to 60. Comparing the experiences as a whole it may be affirmed that the Foresters data discloses a mortality about 8 per cent. in excess of that for the Odd Fellows (1866-1870) results. The much lower rate of mortality in both the data based on an analysis of the Government returns of Friendly Societies will not escape observation, the explanation being that in these instances the inquiries embraced a preponderating section of the more healthy occupations, the years of life at risk in the rural districts forming about 60 per cent. of the total experience.

The comparative rates of mortality in various periods of years according to the adjusted results of this inquiry for each district (Rural, Town, City), and the Three Districts Combined, Abstract P displays.

#### ABSTRACT P.

The Comparative Rates of Mortality in various periods of Years according to the Adjusted Results of the Ancient Order of Foresters Experience, 1871-1875. (Table G.)

From Age	Summation of the Rates of Mortality per Cent. in each Period of Years				From Age
	Rural Districts	Town Districts	City Districts	Three Districts Combined	
20 to 30	6.5	7.2	8.5	7.4	20 to 30
30 " 40	8.4	9.5	11.2	9.9	30 " 40
40 " 50	11.8	14.5	17.2	14.8	40 " 50
50 " 60	21.3	25.0	28.9	25.3	50 " 60
60 " 70	43.5	49.8	54.0	48.7	60 " 70
70 " 80	97.4	99.2	104.9	99.1	70 " 80
20 " 40	14.9	16.7	19.7	17.3	20 " 40
30 " 50	20.2	24.1	28.4	24.7	30 " 50
40 " 60	33.1	39.5	46.1	40.1	40 " 60
50 " 70	64.7	74.8	82.9	74.0	50 " 70
20 " 50	26.7	31.2	36.9	32.1	20 " 50
30 " 60	41.5	49.1	57.2	50.0	30 " 60
40 " 70	76.5	89.4	100.1	88.8	40 " 70
<b>The ratio of these results to the Experience for the Three Districts Combined.</b>					
20 to 30	.88	.97	1.15	1.00	20 to 30
30 " 40	.85	.96	1.13	1.00	30 " 40
40 " 50	.80	.98	1.16	1.00	40 " 50
50 " 60	.84	.99	1.14	1.00	50 " 60
60 " 70	.89	1.02	1.11	1.00	60 " 70
70 " 80	.98	1.00	1.06	1.00	70 " 80
20 " 40	.86	.97	1.14	1.00	20 " 40
30 " 50	.82	.98	1.15	1.00	30 " 50
40 " 60	.83	.99	1.15	1.00	40 " 60
50 " 70	.87	1.01	1.12	1.00	50 " 70
20 " 50	.83	.97	1.15	1.00	20 " 50
30 " 60	.83	.98	1.14	1.00	30 " 60
40 " 70	.86	1.01	1.13	1.00	40 " 70

Throughout the table the Rural Districts stand better in point of longevity than the Town, and the Town better than the City Districts. Speaking generally it may be affirmed that whilst the rate of mortality in the Town Districts closely approximates to the experience for the whole Order, the results for the Rural branches are just as much (about 15 per cent.) below the average for the Three Districts Combined as the experience of the City branches is above that standard.

It is well to observe that the influence of locality cannot be measured by the difference between the results for any two districts. To determine simply the influence of locality, similar classes of occupation should be compared in the respective districts. Too much stress cannot be laid upon this point, for too often fallacious deductions are drawn as to the salubrity of districts merely by a comparison of the respective rates of mortality, ignoring altogether the element of causes affecting the duration of life, such as the classes of occupation prevailing, which independent of locality itself would often suffice to account for the divergency in the rates. When it is stated that the mortality in some trades is three times as great as it is in others it will be clear that a preponderance of the unhealthy to the exclusion of the more healthy occupations would of itself amply account for an increased mortality rate, and that the position of the respective districts might be changed by an enforced migration of such pursuits, if such a course was either practicable or advisable. A reduction of the mortality would equally result from an improvement in the sanitary conditions under which the employment was carried on, and that this has often resulted is known to such persons as have had occasion to study the reports issued under the Factory and Workshops Acts.

Abstract Q exhibits the comparative amount of sickness in various periods of years according to the adjusted results of different inquiries

It will be observed that in each group of ages the weeks of sickness by the results of the Foresters data are slightly in excess of the Odd Fellows rates. This difference may arise either from the somewhat different distribution of the lives in the two data, or else from the circumstance that in the one Order (the Foresters) there are not so many as in the other of the class of members who, notwithstanding any disability for work which they may experience in consequence of illness, seldom declare upon the funds in respect of it, which of necessity would reduce somewhat the apparent sickness of the branch.

The much lower rates of sickness from age 40 upwards represented in Mr. Finlaison's tabulation of the Government Returns for 1846-1850, is due to the circumstance that for the reasons given in his report he thought proper to discard from the inquiry all cases of chronic ailment. Undoubtedly in diseases of the brain and nervous system will be found the highest ratio of permanent and protracted sickness, and after age 40 this class of diseases

grows rapidly in intensity. As no record appears to have been retained of the cases excluded from the inquiry, it is impossible to form an opinion of what would have been the sickness rates, but for this adjustment.

### ABSTRACT Q.

The Comparative Amount of Sickness in various periods of Years according to the Adjusted Results of different Inquiries.—*R. T. & C. Districts Combined.*

From Age	Amount of Sickness in each period of Years, expressed in Weeks					From Age	
	Neison, Government Returns 1836-1840	Finlaison,* Government Returns 1846-1850.	Manchester Unity of Odd Fellows (Ratcliffe)				Ancient Order of Foresters 1871-1875 (Table H)
			1846-1848	1856-1860	1866-1870		
20 to 30	8.7	9.8	7.0	8.2	7.7	8.4	20 to 30
30 " 40	9.9	10.3	9.0	9.5	10.0	10.6	30 " 40
40 " 50	14.8	13.4	13.7	14.0	14.8	15.5	40 " 50
50 " 60	27.1	20.0	27.2	26.1	27.2	27.8	50 " 60
60 " 70	77.3	39.1	61.8	61.5	62.5	64.0	60 " 70
20 " 40	18.6	20.2	16.1	17.7	17.7	19.0	20 " 40
30 " 50	24.7	23.7	22.8	23.5	24.8	26.1	30 " 50
40 " 60	41.9	33.5	41.0	40.2	42.0	43.3	40 " 60
50 " 70	104.4	59.1	89.0	87.6	89.6	91.8	50 " 70
20 " 50	33.4	33.5	29.8	31.8	32.5	34.5	20 " 50
30 " 60	51.8	43.7	50.0	49.7	51.9	53.9	30 " 60
40 " 70	119.2	72.4	102.7	101.6	104.4	107.4	40 " 70
20 " 60	60.5	53.5	57.1	57.9	59.7	62.3	20 " 60
30 " 70	129.1	82.8	111.8	111.1	114.4	118.0	30 " 70
20 " 70	137.8	92.6	118.8	119.3	122.1	126.4	20 " 70
<b>The ratio of these results to the Foresters Experience.</b>							
20 " 30	1.04	1.17	.83	.98	.92	1.00	20 " 30
30 " 40	.93	.97	.85	.90	.94	1.00	30 " 40
40 " 50	.96	.86	.88	.90	.96	1.00	40 " 50
50 " 60	.98	.72	.98	.94	.98	1.00	50 " 60
60 " 70	1.21	.61	.97	.96	.98	1.00	60 " 70
20 " 40	.98	1.06	.85	.93	.93	1.00	20 " 40
30 " 50	.95	.91	.87	.90	.95	1.00	30 " 50
40 " 60	.97	.77	.95	.93	.97	1.00	40 " 60
50 " 70	1.14	.64	.97	.95	.98	1.00	50 " 70
20 " 50	.97	.97	.86	.92	.94	1.00	20 " 50
30 " 60	.96	.81	.93	.92	.96	1.00	30 " 60
40 " 70	1.11	.67	.96	.95	.97	1.00	40 " 70
20 " 60	.97	.86	.92	.93	.96	1.00	20 " 60
30 " 70	1.09	.70	.95	.94	.97	1.00	30 " 70
20 " 70	1.09	.73	.94	.94	.97	1.00	20 " 70

\* The less rate of sickness-claim disclosed by this investigation is due to the circumstance that Mr. Finlaison excluded from his enquiry all cases of chronic sickness.

The comparison of the rates of sickness in each of the three districts, and in the three districts combined, according to the results for the present investigation is shown in the following abstract.

## ABSTRACT R.

The Comparative Amount of Sickness in various periods of Years according to the Adjusted Results of the Ancient Order of Foresters Experience, 1871-1875. (Table H.)

From Age	Amount of Sickness in each period of Years, expressed in Weeks				From Age
	Rural Districts	Town Districts	City Districts	Three Districts Combined	
20 to 30	8.2	8.6	8.5	8.4	20 to 30
30 " 40	9.9	10.6	11.2	10.6	30 " 40
40 " 50	13.4	15.6	17.0	15.5	40 " 50
50 " 60	22.9	28.0	31.7	27.8	50 " 60
60 " 70	57.2	71.3	65.1	64.0	60 " 70
70 " 80	141.2	158.7	145.0	148.2	70 " 80
20 " 40	18.0	19.2	19.6	19.0	20 " 40
30 " 50	23.3	26.1	28.2	26.1	30 " 50
40 " 60	36.3	43.6	48.7	43.3	40 " 60
50 " 70	80.1	99.3	96.8	91.8	50 " 70
60 " 80	198.4	230.1	210.2	212.3	60 " 80
20 " 50	31.4	34.8	36.7	34.5	20 " 50
30 " 60	46.2	54.1	59.9	53.9	30 " 60
40 " 70	93.5	114.9	113.8	107.4	40 " 70
50 " 80	221.3	258.1	241.8	240.1	50 " 80
20 " 60	54.3	62.8	68.3	62.3	20 " 60
30 " 70	103.4	125.5	125.0	118.0	30 " 70
40 " 80	234.7	273.6	258.8	255.6	40 " 80
20 " 70	111.6	134.1	133.5	126.4	20 " 70
30 " 80	244.6	284.2	270.0	266.2	30 " 80
20 " 80	252.8	292.8	278.5	274.6	20 " 80
<b>The ratio of these results to the Experience for the Three Districts Combined.</b>					
20 to 30	.98	1.02	1.01	1.00	20 to 30
30 " 40	.93	1.00	1.06	1.00	30 " 40
40 " 50	.86	1.01	1.10	1.00	40 " 50
50 " 60	.82	1.01	1.14	1.00	50 " 60
60 " 70	.89	1.11	1.02	1.00	60 " 70
70 " 80	.95	1.07	.98	1.00	70 " 80
20 " 40	.95	1.01	1.03	1.00	20 " 40
30 " 50	.89	1.00	1.08	1.00	30 " 50
40 " 60	.84	1.01	1.12	1.00	40 " 60
50 " 70	.87	1.08	1.05	1.00	50 " 70
60 " 80	.93	1.08	.99	1.00	60 " 80
20 " 50	.91	1.01	1.06	1.00	20 " 50
30 " 60	.86	1.00	1.11	1.00	30 " 60
40 " 70	.87	1.07	1.06	1.00	40 " 70
50 " 80	.92	1.08	1.01	1.00	50 " 80
20 " 60	.87	1.01	1.10	1.00	20 " 60
30 " 70	.88	1.06	1.06	1.00	30 " 70
40 " 80	.92	1.07	1.01	1.00	40 " 80
20 " 70	.88	1.06	1.06	1.00	20 " 70
30 " 80	.92	1.07	1.01	1.00	30 " 80
20 " 80	.92	1.07	1.01	1.00	20 " 80

Until age 60 the districts stand in much the same relation to one another in sickness as they did for mortality, but after that period of life the Town Districts present the highest sickness experience.

Table I, besides exhibiting the numbers living and dying each year in a stationary population, displays also the probability of either living or dying in a year, and likewise the number living out of whom one dies in a year. Taking 100,000 members of the Order all aged exactly 18 years, the table shows how many would attain the age of 18, 19, 20 and so on, supposing that they all retained membership until death. The influence of the rates of mortality in the different districts is well shown in the following abstract :—

**ABSTRACT S.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

The number that would survive until Age	Rural Districts	Town Districts	City Districts	Three Districts Combined
<b>Of 1,000 Members all Aged 20.</b>				
30	937	930	918	928
40	861	846	821	841
50	765	730	690	724
60	617	567	515	560
70	395	340	295	340
80	142	119	97	119
<b>Of 1,000 Members all Aged 30.</b>				
40	919	909	894	905
50	817	785	751	780
60	658	609	560	604
70	422	365	321	366
80	151	128	106	129
<b>Of 1,000 Members all Aged 40.</b>				
50	888	864	841	861
60	716	670	627	667
70	460	402	360	404
80	164	141	119	142
<b>Of 1,000 Members all Aged 50.</b>				
60	806	776	746	774
70	517	465	428	470
80	185	163	141	165
<b>Of 1,000 Members all Aged 60.</b>				
70	641	599	573	607
80	230	210	189	213

TABLE I.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*Rural Districts.*

Mortality Experience, 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One dies in a Year	Age <i>x</i>
18	100,000	634	'99366	'00634	157'7	18
19	99,366	633	'99363	'00637	157'0	19
20	98,733	632	'99360	'00640	156'2	20
21	98,101	631	'99357	'00643	155'5	21
22	97,470	629	'99354	'00646	154'8	22
23	96,841	627	'99353	'00647	154'6	23
24	96,214	622	'99353	'00647	154'6	24
25	95,592	615	'99357	'00643	155'5	25
26	94,977	610	'99358	'00642	155'8	26
27	94,367	617	'99346	'00654	152'9	27
28	93,750	633	'99325	'00675	148'1	28
29	93,117	652	'99300	'00700	142'9	29
30	92,465	671	'99274	'00726	137'7	30
31	91,794	690	'99248	'00752	133'0	31
32	91,104	708	'99223	'00777	128'7	32
33	90,396	725	'99198	'00802	124'7	33
34	89,671	742	'99173	'00827	120'9	34
35	88,929	758	'99147	'00853	117'2	35
36	88,171	774	'99122	'00878	113'9	36
37	87,397	789	'99097	'00903	110'7	37
38	86,608	805	'99071	'00929	107'6	38
39	85,803	819	'99045	'00955	104'7	39
40	84,984	835	'99018	'00982	101'8	40
41	84,149	850	'98990	'01010	99'0	41
42	83,299	865	'98962	'01038	96'3	42
43	82,434	881	'98931	'01069	93'5	43
44	81,553	900	'98896	'01104	90'6	44
45	80,653	924	'98854	'01146	87'3	45
46	79,729	963	'98793	'01207	82'9	46
47	78,766	1,020	'98705	'01295	77'2	47
48	77,746	1,089	'98599	'01401	71'4	48
49	76,657	1,158	'98490	'01510	66'2	49
50	75,499	1,212	'98394	'01606	62'3	50
51	74,287	1,254	'98312	'01688	59'2	51
52	73,033	1,293	'98230	'01770	56'5	52
53	71,740	1,335	'98138	'01862	53'7	53
54	70,405	1,394	'98020	'01980	50'5	54
55	69,011	1,470	'97870	'02130	46'9	55
56	67,541	1,558	'97694	'02306	43'4	56
57	65,983	1,644	'97508	'02492	40'1	57
58	64,339	1,709	'97343	'02657	37'6	58
59	62,630	1,754	'97200	'02800	35'7	59

Continued on next page.

**TABLE I—(continued).**  
**ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Rural Districts.**  
**Mortality Experience, 1871-1875.—Males.**  
 (Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
60	60,876	1,793	.97055	.02945	34.0	60
61	59,083	1,840	.96885	.03115	32.1	61
62	57,243	1,909	.96665	.03335	30.0	62
63	55,334	2,002	.96382	.03618	27.6	63
64	53,332	2,118	.96030	.03970	25.2	64
65	51,214	2,239	.95628	.04372	22.9	65
66	48,975	2,351	.95200	.04800	20.8	66
67	46,624	2,450	.94744	.05256	19.0	67
68	44,174	2,545	.94240	.05760	17.4	68
69	41,629	2,614	.93720	.06280	15.9	69
70	39,015	2,652	.93202	.06798	14.7	70
71	36,363	2,667	.92666	.07334	13.6	71
72	33,696	2,666	.92089	.07911	12.6	72
73	31,030	2,648	.91467	.08533	11.7	73
74	28,382	2,609	.90807	.09193	10.9	74
75	25,773	2,552	.90097	.09903	10.1	75
76	23,221	2,476	.89337	.10663	9.4	76
77	20,745	2,380	.88531	.11469	8.7	77
78	18,365	2,263	.87675	.12325	8.1	78
79	16,102	2,130	.86771	.13229	7.6	79
80	13,972	1,982	.85815	.14185	7.0	80
81	11,990	1,822	.84805	.15195	6.6	81
82	10,168	1,652	.83752	.16248	6.2	82
83	8,516	1,478	.82646	.17354	5.8	83
84	7,038	1,303	.81488	.18512	5.4	84
85	5,735	1,131	.80281	.19719	5.1	85
86	4,604	965	.79040	.20960	4.8	86
87	3,639	810	.77738	.22262	4.5	87
88	2,829	668	.76396	.23604	4.2	88
89	2,161	540	.74998	.25002	4.0	89
90	1,621	428	.73587	.26413	3.8	90
91	1,193	333	.72108	.27892	3.6	91
92	860	253	.70605	.29395	3.4	92
93	607	188	.69053	.30947	3.2	93
94	419	136	.67504	.32496	3.1	94
95	283	97	.65772	.34228	2.9	95
96	186	68	.63257	.36743	2.7	96
97	118	49	.58759	.41241	2.4	97
98	69	34	.49878	.50122	2.0	98
99	35	24	.32414	.67586	1.5	99
100	11	11	.00000	1.00000	1.0	100



TABLE I—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.

Mortality Experience 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
18	100,000	714	'99286	'00714	140'1	18
19	99,286	713	'99282	'00718	139'3	19
20	98,573	711	'99278	'00722	138'5	20
21	97,862	711	'99274	'00726	137'7	21
22	97,151	709	'99270	'00730	137'0	22
23	96,442	704	'99270	'00730	137'0	23
24	95,738	695	'99274	'00726	137'7	24
25	95,043	680	'99285	'00715	139'9	25
26	94,363	660	'99300	'00700	142'9	26
27	93,703	649	'99307	'00693	144'3	27
28	93,054	655	'99297	'00703	142'2	28
29	92,399	677	'99267	'00733	136'4	29
30	91,722	711	'99225	'00775	129'0	30
31	91,011	751	'99175	'00825	121'2	31
32	90,260	789	'99125	'00875	114'3	32
33	89,471	824	'99080	'00920	108'7	33
34	88,647	849	'99042	'00958	104'4	34
35	87,798	867	'99012	'00988	101'2	35
36	86,931	879	'98989	'01011	98'9	36
37	86,052	887	'98969	'01031	97'0	37
38	85,165	898	'98946	'01054	94'9	38
39	84,267	917	'98912	'01088	91'9	39
40	83,350	949	'98862	'01138	87'9	40
41	82,401	993	'98794	'01206	82'9	41
42	81,408	1,045	'98716	'01284	77'9	42
43	80,363	1,098	'98634	'01366	73'2	43
44	79,265	1,150	'98549	'01451	68'9	44
45	78,115	1,196	'98469	'01531	65'3	45
46	76,919	1,225	'98407	'01593	62'8	46
47	75,694	1,236	'98368	'01632	61'3	47
48	74,458	1,232	'98345	'01655	60'4	48
49	73,226	1,230	'98320	'01680	59'5	49
50	71,996	1,246	'98270	'01730	57'8	50
51	70,750	1,296	'98168	'01832	54'6	51
52	69,454	1,389	'98000	'02000	50'0	52
53	68,065	1,518	'97770	'02230	44'8	53
54	66,547	1,655	'97512	'02488	40'2	54
55	64,892	1,765	'97280	'02720	36'8	55
56	63,127	1,822	'97114	'02886	34'7	56
57	61,305	1,827	'97020	'02980	33'6	57
58	59,478	1,805	'96965	'03035	32'9	58
59	57,673	1,794	'96890	'03110	32'2	59

Continued on next page.

**TABLE I—(continued).**  
**ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.**  
**Mortality Experience 1871-1875.—Males.**  
**(Adjusted.)**

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
60	55,879	1,827	'96730	'03270	30·6	60
61	54,052	1,916	'96456	'03544	28·2	61
62	52,136	2,047	'96073	'03927	25·5	62
63	50,089	2,193	'95622	'04378	22·8	63
64	47,896	2,307	'95184	'04816	20·8	64
65	45,589	2,373	'94794	'05206	19·2	65
66	43,216	2,410	'94424	'05576	17·9	66
67	40,806	2,431	'94042	'05958	16·8	67
68	38,375	2,444	'93632	'06368	15·7	68
69	35,931	2,440	'93210	'06790	14·7	69
70	33,491	2,422	'92768	'07232	13·8	70
71	31,069	2,393	'92297	'07703	13·0	71
72	28,676	2,356	'91785	'08215	12·2	72
73	26,320	2,309	'91226	'08774	11·4	73
74	24,011	2,253	'90618	'09382	10·7	74
75	21,758	2,184	'89961	'10039	10·0	75
76	19,574	2,104	'89250	'10750	9·3	76
77	17,470	2,013	'88481	'11519	8·7	77
78	15,457	1,908	'87653	'12347	8·1	78
79	13,549	1,793	'86764	'13236	7·6	79
80	11,756	1,668	'85815	'14185	7·0	80
81	10,088	1,533	'84805	'15195	6·6	81
82	8,555	1,390	'83752	'16248	6·2	82
83	7,165	1,243	'82646	'17354	5·8	83
84	5,922	1,097	'81488	'18512	5·4	84
85	4,825	951	'80281	'19719	5·1	85
86	3,874	812	'79040	'20960	4·8	86
87	3,062	682	'77738	'22262	4·5	87
88	2,380	562	'76396	'23604	4·2	88
89	1,818	454	'74998	'25002	4·0	89
90	1,364	360	'73587	'26413	3·8	90
91	1,004	280	'72108	'27892	3·6	91
92	724	213	'70605	'29395	3·4	92
93	511	158	'69053	'30947	3·2	93
94	353	115	'67504	'32496	3·1	94
95	238	81	'65772	'34228	2·9	95
96	157	58	'63257	'36743	2·7	96
97	99	41	'58759	'41241	2·4	97
98	58	29	'49878	'50122	2·0	98
99	29	20	'32414	'67586	1·5	99
100	9	9	'00000	1'00000	1·0	100

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.

Mortality Experience 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
18	100,000	843	'99157	'00843	118'6	18
19	99,157	840	'99153	'00847	118'1	19
20	98,317	837	'99149	'00851	117'5	20
21	97,480	833	'99145	'00855	117'0	21
22	96,647	827	'99144	'00856	116'8	22
23	95,820	818	'99147	'00853	117'2	23
24	95,002	805	'99152	'00848	117'9	24
25	94,197	795	'99156	'00844	118'5	25
26	93,402	786	'99159	'00841	118'9	26
27	92,616	777	'99161	'00839	119'2	27
28	91,839	774	'99157	'00843	118'6	28
29	91,065	781	'99143	'00857	116'7	29
30	90,284	796	'99118	'00882	113'4	30
31	89,488	821	'99082	'00918	108'9	31
32	88,667	855	'99036	'00964	103'7	32
33	87,812	895	'98981	'01019	98'1	33
34	86,917	939	'98920	'01080	92'6	34
35	85,978	983	'98856	'01144	87'4	35
36	84,995	1,027	'98792	'01208	82'8	36
37	83,968	1,066	'98730	'01270	78'7	37
38	82,902	1,101	'98672	'01328	75'3	38
39	81,801	1,125	'98625	'01375	72'7	39
40	80,676	1,138	'98589	'01411	70'9	40
41	79,538	1,148	'98557	'01443	69'3	41
42	78,390	1,164	'98516	'01484	67'4	42
43	77,226	1,197	'98450	'01550	64'5	43
44	76,029	1,249	'98357	'01643	60'9	44
45	74,780	1,310	'98248	'01752	57'1	45
46	73,470	1,364	'98143	'01857	53'9	46
47	72,106	1,401	'98057	'01943	51'5	47
48	70,705	1,424	'97986	'02014	49'7	48
49	69,281	1,443	'97917	'02083	48'0	49
50	67,838	1,471	'97832	'02168	46'1	50
51	66,367	1,517	'97714	'02286	43'7	51
52	64,850	1,582	'97561	'02439	41'0	52
53	63,268	1,654	'97385	'02615	38'2	53
54	61,614	1,725	'97201	'02799	35'7	54
55	59,889	1,780	'97028	'02972	33'6	55
56	58,109	1,820	'96865	'03132	31'9	56
57	56,289	1,857	'96701	'03299	30'3	57
58	54,432	1,898	'96513	'03487	28'7	58
59	52,534	1,933	'96320	'03680	27'2	59

Continued on next page.

**TABLE I—(continued).**  
**ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.**  
**Mortality Experience 1871-1875.—Males.**  
 (Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
60	50,601	1,959	'96129	'03871	25'8	60
61	48,642	1,979	'95932	'04068	24'6	61
62	46,663	2,000	'95713	'04287	23'3	62
63	44,663	2,032	'95451	'04549	22'0	63
64	42,631	2,081	'95118	'04882	20'5	64
65	40,550	2,156	'94683	'05317	18'8	65
66	38,394	2,250	'94140	'05860	17'1	66
67	36,144	2,339	'93529	'06471	15'5	67
68	33,805	2,396	'92913	'07087	14'1	68
69	31,409	2,405	'92342	'07658	13'1	69
70	29,004	2,371	'91824	'08176	12'2	70
71	26,633	2,307	'91338	'08662	11'5	71
72	24,326	2,222	'90868	'09132	11'0	72
73	22,104	2,122	'90400	'09600	10'4	73
74	19,982	2,014	'89918	'10082	9'9	74
75	17,968	1,904	'89406	'10594	9'4	75
76	16,064	1,791	'88850	'11150	9'0	76
77	14,273	1,679	'88235	'11765	8'5	77
78	12,594	1,569	'87540	'12460	8'0	78
79	11,025	1,462	'86745	'13255	7'5	79
80	9,563	1,356	'85815	'14185	7'0	80
81	8,207	1,247	'84805	'15195	6'6	81
82	6,960	1,131	'83752	'16248	6'2	82
83	5,829	1,012	'82646	'17354	5'8	83
84	4,817	891	'81488	'18512	5'4	84
85	3,926	775	'80281	'19719	5'1	85
86	3,151	660	'79040	'20960	4'8	86
87	2,491	555	'77738	'22262	4'5	87
88	1,936	457	'76396	'23604	4'2	88
89	1,479	370	'74998	'25002	4'0	89
90	1,109	293	'73587	'26413	3'8	90
91	816	227	'72108	'27892	3'6	91
92	589	173	'70605	'29395	3'4	92
93	416	129	'69053	'30947	3'2	93
94	287	93	'67504	'32496	3'1	94
95	194	67	'65772	'34228	2'9	95
96	127	46	'63257	'36743	2'7	96
97	81	34	'58759	'41241	2'4	97
98	47	23	'49878	'50122	2'0	98
99	24	16	'32414	'67586	1'5	99
100	8	8	'00000	'00000	1'0	100

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

Mortality Experience, 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
18	100,000	723	'99277	'00723	138'3	18
19	99,277	721	'99274	'00726	137'7	19
20	98,555	718	'99271	'00729	137'2	20
21	97,838	716	'99268	'00732	136'6	21
22	97,122	715	'99264	'00736	135'9	22
23	96,407	714	'99260	'00740	135'1	23
24	95,693	709	'99259	'00741	135'0	24
25	94,984	700	'99263	'00737	135'7	25
26	94,284	690	'99268	'00732	136'6	26
27	93,594	689	'99264	'00736	135'9	27
28	92,905	696	'99250	'00750	133'3	28
29	92,209	714	'99226	'00774	129'2	29
30	91,495	739	'99193	'00807	123'9	30
31	90,756	766	'99156	'00844	118'5	31
32	89,990	795	'99116	'00884	113'1	32
33	89,195	827	'99073	'00927	107'9	33
34	88,368	858	'99029	'00971	103'0	34
35	87,510	887	'98987	'01013	98'7	35
36	86,623	911	'98948	'01052	95'1	36
37	85,712	934	'98910	'01090	91'7	37
38	84,778	957	'98872	'01128	88'7	38
39	83,821	979	'98832	'01168	85'6	39
40	82,842	1,000	'98792	'01208	82'8	40
41	81,842	1,022	'98751	'01249	80'1	41
42	80,820	1,048	'98704	'01296	77'2	42
43	79,772	1,081	'98645	'01355	73'8	43
44	78,691	1,123	'98573	'01427	70'1	44
45	77,568	1,172	'98489	'01511	66'2	45
46	76,396	1,215	'98409	'01591	62'9	46
47	75,181	1,250	'98337	'01663	60'1	47
48	73,931	1,277	'98273	'01727	57'9	48
49	72,654	1,301	'98209	'01791	55'8	49
50	71,353	1,331	'98135	'01865	53'6	50
51	70,022	1,377	'98034	'01966	50'9	51
52	68,645	1,442	'97899	'02101	47'6	52
53	67,203	1,521	'97736	'02264	44'2	53
54	65,682	1,606	'97555	'02445	40'9	54
55	64,076	1,683	'97374	'02626	38'1	55
56	62,393	1,741	'97210	'02790	35'8	56
57	60,652	1,780	'97065	'02935	34'1	57
58	58,872	1,806	'96932	'03068	32'6	58
59	57,066	1,827	'96799	'03201	31'2	59

Continued on next page.

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. & C. Districts Combined.  
Mortality Experience, 1871-1875.—Males.  
(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Probability of Living a Year	Probability of Dying in a Year	Number Living out of whom One Dies in a Year	Age <i>x</i>
60	55,239	1,859	'96634	'03366	29'7	60
61	53,380	1,911	'96419	'03581	27'9	61
62	51,469	1,983	'96148	'03852	26'0	62
63	49,486	2,065	'95828	'04172	24'0	63
64	47,421	2,150	'95465	'04535	22'1	64
65	45,271	2,235	'95063	'04937	20'3	65
66	43,036	2,315	'94622	'05378	18'6	66
67	40,721	2,379	'94157	'05843	17'1	67
68	38,342	2,414	'93704	'06296	15'9	68
69	35,928	2,423	'93256	'06744	14'8	69
70	33,505	2,412	'92800	'07200	13'9	70
71	31,093	2,389	'92319	'07681	13'0	71
72	28,704	2,353	'91801	'08199	12'2	72
73	26,351	2,309	'91238	'08762	11'4	73
74	24,042	2,253	'90628	'09372	10'7	74
75	21,789	2,186	'89969	'10031	10'0	75
76	19,603	2,106	'89256	'10744	9'3	76
77	17,497	2,015	'88485	'11515	8'7	77
78	15,482	1,911	'87655	'12345	8'1	78
79	13,571	1,796	'86765	'13235	7'6	79
80	11,775	1,670	'85815	'14185	7'0	80
81	10,105	1,536	'84805	'15195	6'6	81
82	8,569	1,392	'83752	'16248	6'2	82
83	7,177	1,246	'82646	'17354	5'8	83
84	5,931	1,098	'81488	'18512	5'4	84
85	4,833	953	'80281	'19719	5'1	85
86	3,880	813	'79040	'20960	4'8	86
87	3,067	683	'77738	'22262	4'5	87
88	2,384	563	'76396	'23604	4'2	88
89	1,821	455	'74998	'25002	4'0	89
90	1,366	361	'73587	'26413	3'8	90
91	1,005	280	'72108	'27892	3'6	91
92	725	213	'70605	'29395	3'4	92
93	512	159	'69053	'30947	3'2	93
94	353	114	'67504	'32496	3'1	94
95	239	82	'65772	'34228	2'9	95
96	157	58	'63257	'36743	2'7	96
97	99	41	'58759	'41241	2'4	97
98	58	29	'49878	'50122	2'0	98
99	29	20	'32414	'67586	1'5	99
100	9	9	'00000	'00000	1'0	100

The following Abstract (Abstract T) shows the number of members living, out of whom one dies in a year.

**ABSTRACT T.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).  
The number Living out of whom One Dies in the Year.

Age	Rural Districts	Town Districts	City Districts	Three Districts Combined	Age
20	156.2	138.5	117.5	137.2	20
25	155.5	139.9	118.5	135.7	25
30	137.7	129.0	113.4	123.9	30
35	117.2	101.2	87.4	98.7	35
40	101.8	87.9	70.9	82.8	40
45	87.3	65.3	57.1	66.2	45
50	62.3	57.8	46.1	53.6	50
55	46.9	36.8	33.6	38.1	55
60	34.0	30.6	25.8	29.7	60
65	22.9	19.2	18.8	20.3	65
70	14.7	13.8	12.2	13.9	70
75	10.1	10.0	9.4	10.0	75
80	7.0	7.0	7.0	7.0	80

The most important columns in Table J are the first two which show the probable lifetime at any age, and the average duration of life at age  $x$ . The "Probable Lifetime at Age  $x$ " represents the terms of years for which there is an equal probability of living, and is the best function for determining the value of life in different classes, or different districts, within the same period of years, as the expression is affected by the mortality within those ages only. The "Average Duration of Life at Age  $x$ " is synonymous with the common expression "Expectation of Life," and expresses the true average duration in years of a certain number of individuals at a given age, and involves the consideration of the decrements of life at every age to the end of the table. At the earlier ages the probable lifetime will always exceed the expectation of life, as at these ages there is always an even chance of outliving the period of years represented by the average duration of life, but the converse is the case at the older ages, as reference to Table J will demonstrate.

The "Probable Lifetime" at various ages for the Rural, Town, and City Districts, and the Three Districts Combined, Abstract U exhibits.

**ABSTRACT U.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

Age	Probable Lifetime				Excess in favour of Rural over		Age
	Rural Districts	Town Districts	City Districts	Three Districts Combined	Town Districts	City Districts	
20	45.82	43.37	40.74	43.10	2.45	5.08	20
30	37.16	34.88	32.76	34.78	2.28	4.40	30
40	28.66	26.64	25.10	26.70	2.02	3.56	40
50	20.48	18.97	17.95	19.10	1.51	2.53	50
60	13.22	12.31	11.58	12.46	0.91	1.64	60

TABLE J.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*Rural Districts.*

## Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
18	47'54	43'73	61'73	25'75	43'75	69'50	18
19	46'68	43'00	62'00	25'34	44'34	69'68	19
20	45'82	42'27	62'27	24'92	44'92	69'84	20
21	44'97	41'54	62'54	24'51	45'51	70'02	21
22	44'10	40'81	62'81	24'09	46'09	70'18	22
23	43'24	40'07	63'07	23'68	46'68	70'36	23
24	42'37	39'33	63'33	23'26	47'26	70'52	24
25	41'50	38'58	63'58	22'85	47'85	70'70	25
26	40'63	37'83	63'83	22'44	48'44	70'88	26
27	39'76	37'07	64'07	22'02	49'02	71'04	27
28	38'89	36'31	64'31	21'61	49'61	71'22	28
29	38'03	35'55	64'55	21'20	50'20	71'40	29
30	37'16	34'80	64'80	20'79	50'79	71'58	30
31	36'30	34'05	65'05	20'38	51'38	71'76	31
32	35'44	33'30	65'30	19'98	51'98	71'96	32
33	34'58	32'56	65'56	19'57	52'57	72'14	33
34	33'73	31'82	65'82	19'17	53'17	72'34	34
35	32'88	31'08	66'08	18'76	53'76	72'52	35
36	32'03	30'35	66'35	18'36	54'36	72'72	36
37	31'19	29'61	66'61	17'96	54'96	72'92	37
38	30'34	28'88	66'88	17'56	55'56	73'12	38
39	29'50	28'14	67'14	17'16	56'16	73'32	39
40	28'66	27'41	67'41	16'76	56'76	73'52	40
41	27'83	26'67	67'67	16'36	57'36	73'72	41
42	26'99	25'94	67'94	15'97	57'97	73'94	42
43	26'16	25'21	68'21	15'58	58'58	74'16	43
44	25'33	24'48	68'48	15'19	59'19	74'38	44
45	24'50	23'74	68'74	14'80	59'80	74'60	45
46	23'68	23'01	69'01	14'42	60'42	74'84	46
47	22'86	22'29	69'29	14'03	61'03	75'06	47
48	22'05	21'57	69'57	13'66	61'66	75'32	48
49	21'26	20'87	69'87	13'28	62'28	75'56	49
50	20'48	20'19	70'19	12'91	62'91	75'82	50
51	19'71	19'51	70'51	12'54	63'54	76'08	51
52	18'94	18'83	70'83	12'17	64'17	76'34	52
53	18'18	18'16	71'16	11'81	64'81	76'62	53
54	17'44	17'50	71'50	11'45	65'45	76'90	54
55	16'70	16'84	71'84	11'09	66'09	77'18	55
56	15'97	16'20	72'20	10'74	66'74	77'48	56
57	15'26	15'57	72'57	10'39	67'39	77'78	57
58	14'57	14'95	72'95	10'05	68'05	78'10	58
59	13'89	14'35	73'35	9'71	68'71	78'42	59

Continued on next page.



TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*Rural Districts.*

Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
60	13'22	13'75	73'75	9'37	69'37	78'74	60
61	12'56	13'15	74'15	9'04	70'04	79'08	61
62	11'91	12'56	74'56	8'72	70'72	79'44	62
63	11'27	11'97	74'97	8'40	71'40	79'80	63
64	10'66	11'40	75'40	8'09	72'09	80'18	64
65	10'06	10'85	75'85	7'79	72'79	80'58	65
66	9'50	10'32	76'32	7'49	73'49	80'98	66
67	8'97	9'82	76'82	7'20	74'20	81'40	67
68	8'46	9'34	77'34	6'92	74'92	81'84	68
69	7'97	8'88	77'88	6'65	75'65	82'30	69
70	7'52	8'44	78'44	6'38	76'38	82'76	70
71	7'08	8'02	79'02	6'12	77'12	83'24	71
72	6'67	7'61	79'61	5'87	77'87	83'74	72
73	6'28	7'22	80'22	5'62	78'62	84'24	73
74	5'90	6'85	80'85	5'39	79'39	84'78	74
75	5'55	6'49	81'49	5'16	80'16	85'32	75
76	5'21	6'15	82'15	4'93	80'93	85'86	76
77	4'89	5'83	82'83	4'72	81'72	86'44	77
78	4'60	5'52	83'52	4'51	82'51	87'02	78
79	4'31	5'22	84'22	4'31	83'31	87'62	79
80	4'04	4'94	84'94	4'11	84'11	88'22	80
81	3'80	4'68	85'68	3'92	84'92	88'84	81
82	3'57	4'43	86'43	3'74	85'74	89'48	82
83	3'36	4'19	87'19	3'57	86'57	90'14	83
84	3'15	3'96	87'96	3'40	87'40	90'80	84
85	2'95	3'75	88'75	3'24	88'24	91'48	85
86	2'79	3'55	89'55	3'08	89'08	92'16	86
87	2'63	3'36	90'36	2'93	89'93	92'86	87
88	2'48	3'17	91'17	2'78	90'78	93'56	88
89	2'34	3'00	92'00	2'63	91'63	94'26	89
90	2'20	2'83	92'83	2'49	92'49	94'98	90
91	2'06	2'67	93'67	2'34	93'34	95'68	91
92	1'95	2'51	94'51	2'19	94'19	96'38	92
93	1'85	2'35	95'35	2'03	95'03	97'06	93
94	1'75	2'17	96'17	1'86	95'86	97'72	94
95	1'65	1'98	96'98	1'67	96'67	98'34	95
96	1'51	1'75	97'75	1'47	97'47	98'94	96
97	1'28	1'48	98'48	1'24	98'24	99'48	97
98	1'00	1'16	99'16	1'00	99'00	100'00	98
99	0'75	0'82	99'82	0'74	99'74	100'48	99
100	0'50	0'50	100'50	0'50	100'50	101'00	100

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.

## Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
18	45'04	41'83	59'83	24'98	42'98	67'96	18
19	44'20	41'12	60'12	24'57	43'57	68'14	19
20	43'37	40'42	60'42	24'17	44'17	68'34	20
21	42'53	39'71	60'71	23'76	44'76	68'52	21
22	41'69	39'00	61'00	23'35	45'35	68'70	22
23	40'85	38'28	61'28	22'95	45'95	68'90	23
24	40'01	37'56	61'56	22'54	46'54	69'08	24
25	39'16	36'83	61'83	22'13	47'13	69'26	25
26	38'31	36'09	62'09	21'73	47'73	69'46	26
27	37'45	35'34	62'34	21'33	48'33	69'66	27
28	36'59	34'58	62'58	20'92	48'92	69'84	28
29	35'74	33'82	62'82	20'52	49'52	70'04	29
30	34'88	33'07	63'07	20'13	50'13	70'26	30
31	34'03	32'32	63'32	19'73	50'73	70'46	31
32	33'19	31'59	63'59	19'33	51'33	70'66	32
33	32'36	30'86	63'86	18'94	51'94	70'88	33
34	31'53	30'15	64'15	18'54	52'54	71'08	34
35	30'71	29'43	64'43	18'15	53'15	71'30	35
36	29'90	28'72	64'72	17'76	53'76	71'52	36
37	29'08	28'01	65'01	17'38	54'38	71'76	37
38	28'26	27'30	65'30	16'99	54'99	71'98	38
39	27'45	26'58	65'58	16'60	55'60	72'20	39
40	26'64	25'87	65'87	16'22	56'22	72'44	40
41	25'84	25'16	66'16	15'84	56'84	72'68	41
42	25'04	24'46	66'46	15'46	57'46	72'92	42
43	24'26	23'77	66'77	15'09	58'09	73'18	43
44	23'48	23'10	67'10	14'71	58'71	73'42	44
45	22'72	22'43	67'43	14'34	59'34	73'68	45
46	21'97	21'77	67'77	13'97	59'97	73'94	46
47	21'22	21'11	68'11	13'61	60'61	74'22	47
48	20'47	20'46	68'46	13'24	61'24	74'48	48
49	19'72	19'79	68'79	12'88	61'88	74'76	49
50	18'97	19'12	69'12	12'52	62'52	75'04	50
51	18'23	18'45	69'45	12'17	63'17	75'34	51
52	17'49	17'78	69'78	11'82	63'82	75'64	52
53	16'78	17'14	70'14	11'48	64'48	75'96	53
54	16'09	16'52	70'52	11'13	65'13	76'26	54
55	15'43	15'92	70'92	10'80	65'80	76'60	55
56	14'79	15'36	71'36	10'47	66'47	76'94	56
57	14'17	14'80	71'80	10'14	67'14	77'28	57
58	13'56	14'24	72'24	9'81	67'81	77'62	58
59	12'93	13'67	72'67	9'49	68'49	77'98	59

Continued on next page

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—Town Districts.

Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
60	12'31	13'09	73'09	9'17	69'17	78'34	60
61	11'70	12'51	73'51	8'86	69'86	78'72	61
62	11'11	11'96	73'96	8'56	70'56	79'12	62
63	10'55	11'42	74'42	8'26	71'26	79'52	63
64	10'03	10'92	74'92	7'97	71'97	79'94	64
65	9'54	10'45	75'45	7'69	72'69	80'38	65
66	9'07	10'00	76'00	7'41	73'41	80'82	66
67	8'62	9'56	76'56	7'14	74'14	81'28	67
68	8'18	9'13	77'13	6'87	74'87	81'74	68
69	7'76	8'72	77'72	6'61	75'61	82'22	69
70	7'36	8'32	78'32	6'35	76'35	82'70	70
71	6'96	7'93	78'93	6'10	77'10	83'20	71
72	6'59	7'55	79'55	5'85	77'85	83'70	72
73	6'22	7'18	80'18	5'61	78'61	84'22	73
74	5'86	6'82	80'82	5'38	79'38	84'76	74
75	5'53	6'48	81'48	5'15	80'15	85'30	75
76	5'20	6'14	82'14	4'93	80'93	85'86	76
77	4'88	5'82	82'82	4'71	81'71	86'42	77
78	4'59	5'52	83'52	4'51	82'51	87'02	78
79	4'31	5'22	84'22	4'31	83'31	87'62	79
80	4'04	4'94	84'94	4'11	84'11	88'22	80
81	3'80	4'68	85'68	3'92	84'92	88'84	81
82	3'57	4'43	86'43	3'74	85'74	89'48	82
83	3'36	4'19	87'19	3'57	86'57	90'14	83
84	3'15	3'96	87'96	3'40	87'40	90'80	84
85	2'95	3'75	88'75	3'24	88'24	91'48	85
86	2'79	3'55	89'55	3'08	89'08	92'16	86
87	2'63	3'36	90'36	2'93	89'93	92'86	87
88	2'48	3'17	91'17	2'78	90'78	93'56	88
89	2'34	3'00	92'00	2'63	91'63	94'26	89
90	2'20	2'83	92'83	2'49	92'49	94'98	90
91	2'06	2'67	93'67	2'34	93'34	95'68	91
92	1'95	2'51	94'51	2'19	94'19	96'38	92
93	1'85	2'35	95'35	2'03	95'03	97'06	93
94	1'75	2'17	96'17	1'86	95'86	97'72	94
95	1'65	1'98	96'98	1'67	96'67	98'34	95
96	1'51	1'75	97'75	1'47	97'47	98'94	96
97	1'28	1'48	98'48	1'24	98'24	99'48	97
98	1'00	1'16	99'16	1'00	99'00	100'00	98
99	0'75	0'82	99'82	0'74	99'74	100'48	99
100	0'50	0'50	100'50	0'50	100'50	101'00	100

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.

## Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
18	42'31	39'75	57'75	24'20	42'20	66'40	18
19	41'52	39'09	58'09	23'80	42'80	66'60	19
20	40'74	38'42	58'42	23'40	43'40	66'80	20
21	39'95	37'74	58'74	23'01	44'01	67'02	21
22	39'16	37'06	59'06	22'61	44'61	67'22	22
23	38'37	36'38	59'38	22'22	45'22	67'44	23
24	37'58	35'69	59'69	21'82	45'82	67'64	24
25	36'78	34'99	59'99	21'43	46'43	67'86	25
26	35'98	34'28	60'28	21'03	47'03	68'06	26
27	35'18	33'57	60'57	20'64	47'64	68'28	27
28	34'37	32'85	60'85	20'25	48'25	68'50	28
29	33'57	32'12	61'12	19'86	48'86	68'72	29
30	32'76	31'40	61'40	19'47	49'47	68'94	30
31	31'96	30'67	61'67	19'09	50'09	69'18	31
32	31'16	29'95	61'95	18'70	50'70	69'40	32
33	30'37	29'24	62'24	18'32	51'32	69'64	33
34	29'59	28'53	62'53	17'94	51'94	69'88	34
35	28'82	27'84	62'84	17'57	52'57	70'14	35
36	28'06	27'16	63'16	17'19	53'19	70'38	36
37	27'31	26'48	63'48	16'82	53'82	70'64	37
38	26'57	25'82	63'82	16'44	54'44	70'88	38
39	25'83	25'16	64'16	16'07	55'07	71'14	39
40	25'10	24'50	64'50	15'71	55'71	71'42	40
41	24'36	23'84	64'84	15'34	56'34	71'68	41
42	23'63	23'19	65'19	14'97	56'97	71'94	42
43	22'90	22'53	65'53	14'61	57'61	72'22	43
44	22'17	21'87	65'87	14'25	58'25	72'50	44
45	21'45	21'23	66'23	13'90	58'90	72'80	45
46	20'74	20'60	66'60	13'54	59'54	73'08	46
47	20'04	19'98	66'98	13'19	60'19	73'38	47
48	19'34	19'37	67'37	12'84	60'84	73'68	48
49	18'64	18'76	67'76	12'50	61'50	74'00	49
50	17'95	18'14	68'14	12'15	62'15	74'30	50
51	17'26	17'53	68'53	11'81	62'81	74'62	51
52	16'57	16'93	68'93	11'48	63'48	74'96	52
53	15'91	16'34	69'34	11'15	64'15	75'30	53
54	15'25	15'77	69'77	10'82	64'82	75'64	54
55	14'61	15'21	70'21	10'50	65'50	76'00	55
56	13'98	14'66	70'66	10'18	66'18	76'36	56
57	13'36	14'12	71'12	9'86	66'86	76'72	57
58	12'75	13'58	71'58	9'55	67'55	77'10	58
59	12'16	13'05	72'05	9'24	68'24	77'48	59

Continued on next page.

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—City Districts.

Mortality Experience 1871-1875.—Males.

Age <i>x</i>	Probable Lifetime at Age <i>x</i>	Average Duration of Life at Age <i>x</i>	Average Age at Death of those now Living at Age <i>x</i>	In a Population distributed as in Table I			Age <i>x</i>
				Average Duration of Life of those Living at Age <i>x</i> and Upwards	Average Age of those Living at Age <i>x</i> and Upwards	Average Age at Death of those Living at Age <i>x</i> and Upwards	
60	11'58	12'53	72'53	8'93	68'93	77'86	60
61	11'00	12'02	73'02	8'64	69'64	78'28	61
62	10'45	11'51	73'51	8'34	70'34	78'68	62
63	9'90	11'00	74'00	8'05	71'05	79'10	63
64	9'37	10'50	74'50	7'77	71'77	79'54	64
65	8'86	10'01	75'01	7'50	72'50	80'00	65
66	8'39	9'55	75'55	7'24	73'24	80'48	66
67	7'95	9'11	76'11	6'98	73'98	80'96	67
68	7'56	8'71	76'71	6'73	74'73	81'46	68
69	7'20	8'33	77'33	6'49	75'49	81'98	69
70	6'87	7'98	77'98	6'26	76'26	82'52	70
71	6'57	7'65	78'65	6'03	77'03	83'06	71
72	6'27	7'33	79'33	5'80	77'80	83'60	72
73	5'98	7'01	80'01	5'57	78'57	84'14	73
74	5'71	6'70	80'70	5'35	79'35	84'70	74
75	5'43	6'40	81'40	5'14	80'14	85'28	75
76	5'14	6'10	82'10	4'92	80'92	85'84	76
77	4'86	5'80	82'80	4'71	81'71	86'42	77
78	4'59	5'51	83'51	4'51	82'51	87'02	78
79	4'31	5'22	84'22	4'31	83'31	87'62	79
80	4'04	4'94	84'94	4'11	84'11	88'22	80
81	3'80	4'68	85'68	3'92	84'92	88'84	81
82	3'57	4'43	86'43	3'74	85'74	89'48	82
83	3'36	4'19	87'19	3'57	86'57	90'14	83
84	3'15	3'96	87'96	3'40	87'40	90'80	84
85	2'95	3'75	88'75	3'24	88'24	91'48	85
86	2'79	3'55	89'55	3'08	89'08	92'16	86
87	2'63	3'36	90'36	2'93	89'93	92'86	87
88	2'48	3'17	91'17	2'78	90'78	93'56	88
89	2'34	3'00	92'00	2'63	91'63	94'26	89
90	2'20	2'83	92'83	2'49	92'49	94'98	90
91	2'06	2'67	93'67	2'34	93'34	95'68	91
92	1'95	2'51	94'51	2'19	94'19	96'38	92
93	1'85	2'35	95'35	2'03	95'03	97'06	93
94	1'75	2'17	96'17	1'86	95'86	97'72	94
95	1'65	1'98	96'98	1'67	96'67	98'34	95
96	1'51	1'75	97'75	1'47	97'47	98'94	96
97	1'28	1'48	98'48	1'24	98'24	99'48	97
98	1'00	1'16	99'16	1'00	99'00	100'00	98
99	0'75	0'82	99'82	0'74	99'74	100'48	99
100	0'50	0'50	100'50	0'50	100'50	101'00	100

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

## Mortality Experience 1871-1875.—Males.

Age $x$	Probable Lifetime at Age $x$	Average Duration of Life at Age $x$	Average Age at Death of those now Living at Age $x$	In a Population distributed as in Table I			Age $x$
				Average Duration of Life of those Living at Age $x$ and Upwards	Average Age of those Living at Age $x$ and Upwards	Average Age at Death of those Living at Age $x$ and Upwards	
18	44.74	41.63	59.63	24.95	42.95	67.90	18
19	43.92	40.93	59.93	24.55	43.55	68.10	19
20	43.10	40.22	60.22	24.14	44.14	68.28	20
21	42.27	39.51	60.51	23.74	44.74	68.48	21
22	41.45	38.80	60.80	23.33	45.33	68.66	22
23	40.62	38.09	61.09	22.93	45.93	68.86	23
24	39.79	37.37	61.37	22.52	46.52	69.04	24
25	38.97	36.64	61.64	22.12	47.12	69.24	25
26	38.13	35.91	61.91	21.72	47.72	69.44	26
27	37.29	35.17	62.17	21.32	48.32	69.64	27
28	36.45	34.43	62.43	20.92	48.92	69.84	28
29	35.61	33.68	62.68	20.52	49.52	70.04	29
30	34.78	32.94	62.94	20.13	50.13	70.26	30
31	33.95	32.21	63.21	19.73	50.73	70.46	31
32	33.12	31.48	63.48	19.34	51.34	70.68	32
33	32.30	30.75	63.75	18.94	51.94	70.88	33
34	31.49	30.04	64.04	18.55	52.55	71.10	34
35	30.68	29.33	64.33	18.17	53.17	71.34	35
36	29.88	28.62	64.62	17.78	53.78	71.56	36
37	29.08	27.92	64.92	17.39	54.39	71.78	37
38	28.28	27.22	65.22	17.01	55.01	72.02	38
39	27.49	26.53	65.53	16.63	55.63	72.26	39
40	26.70	25.84	65.84	16.25	56.25	72.50	40
41	25.91	25.14	66.14	15.87	56.87	72.74	41
42	25.13	24.46	66.46	15.49	57.49	72.98	42
43	24.35	23.77	66.77	15.12	58.12	73.24	43
44	23.58	23.09	67.09	14.75	58.75	73.50	44
45	22.81	22.42	67.42	14.38	59.38	73.76	45
46	22.06	21.76	67.76	14.01	60.01	74.02	46
47	21.31	21.10	68.10	13.64	60.64	74.28	47
48	20.57	20.45	68.45	13.28	61.28	74.56	48
49	19.84	19.80	68.80	12.92	61.92	74.84	49
50	19.10	19.15	69.15	12.57	62.57	75.14	50
51	18.38	18.50	69.50	12.21	63.21	75.42	51
52	17.66	17.86	69.86	11.87	63.87	75.74	52
53	16.96	17.24	70.24	11.52	64.52	76.04	53
54	16.28	16.62	70.62	11.18	65.18	76.36	54
55	15.61	16.03	71.03	10.84	65.84	76.68	55
56	14.96	15.45	71.45	10.51	66.51	77.02	56
57	14.32	14.88	71.88	10.18	67.18	77.36	57
58	13.69	14.31	72.31	9.85	67.85	77.70	58
59	13.07	13.75	72.75	9.53	68.53	78.06	59

Continued on next page.

TABLE J—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—R. T. & C. Districts Combined.  
Mortality Experience 1871-1875.—Males.

Age $x$	Probable Lifetime at Age $x$	Average Duration of Life at Age $x$	Average Age at Death of those now Living at Age $x$	In a Population distributed as in Table I			Age $x$
				Average Duration of Life of those Living at Age $x$ and Upwards	Average Age of those Living at Age $x$ and Upwards	Average Age at Death of those Living at Age $x$ and Upwards	
60	12'46	13'19	73'19	9'21	69'21	78'42	60
61	11'86	12'63	73'63	8'89	69'89	78'78	61
62	11'27	12'08	74'08	8'59	70'59	79'18	62
63	10'70	11'54	74'54	8'28	71'28	79'56	63
64	10'15	11'02	75'02	7'99	71'99	79'98	64
65	9'62	10'52	75'52	7'70	72'70	80'40	65
66	9'12	10'04	76'04	7'42	73'42	80'84	66
67	8'65	9'59	76'59	7'14	74'14	81'28	67
68	8'21	9'15	77'15	6'87	74'87	81'74	68
69	7'78	8'73	77'73	6'61	75'61	82'22	69
70	7'37	8'33	78'33	6'35	76'35	82'70	70
71	6'97	7'93	78'93	6'10	77'10	83'20	71
72	6'59	7'55	79'55	5'86	77'86	83'72	72
73	6'22	7'18	80'18	5'61	78'61	84'22	73
74	5'86	6'82	80'82	5'38	79'38	84'76	74
75	5'53	6'48	81'48	5'15	80'15	85'30	75
76	5'20	6'14	82'14	4'93	80'93	85'86	76
77	4'88	5'82	82'82	4'71	81'71	86'42	77
78	4'59	5'52	83'52	4'51	82'51	87'02	78
79	4'31	5'22	84'22	4'31	83'31	87'62	79
80	4'04	4'94	84'94	4'11	84'11	88'22	80
81	3'80	4'68	85'68	3'92	84'92	88'84	81
82	3'57	4'43	86'43	3'74	85'74	89'48	82
83	3'36	4'19	87'19	3'57	86'57	90'14	83
84	3'15	3'96	87'96	3'40	87'40	90'80	84
85	2'95	3'75	88'75	3'24	88'24	91'48	85
86	2'79	3'55	89'55	3'08	89'08	92'16	86
87	2'63	3'36	90'36	2'93	89'93	92'86	87
88	2'48	3'17	91'17	2'78	90'78	93'56	88
89	2'34	3'00	92'00	2'63	91'63	94'26	89
90	2'20	2'83	92'83	2'49	92'49	94'98	90
91	2'06	2'67	93'67	2'34	93'34	95'68	91
92	1'95	2'51	94'51	2'19	94'19	96'38	92
93	1'85	2'35	95'35	2'03	95'03	97'06	93
94	1'75	2'17	96'17	1'86	95'86	97'72	94
95	1'65	1'98	96'98	1'67	96'67	98'34	95
96	1'51	1'75	97'75	1'47	97'47	98'94	96
97	1'28	1'48	98'48	1'24	98'24	99'48	97
98	1'00	1'16	99'16	1'00	99'00	100'00	98
99	0'75	0'82	99'82	0'74	99'74	100'48	99
100	0'50	0'50	100'50	0'50	100'50	101'00	100

By aid of the facts presented in Table K it is possible to draw some interesting deductions connected with the experience of the Order. For instance, it has been pointed out already that the whole of the weeks of sickness recorded in Table A was experienced by two groups of members, viz.: the "Members Sick," and the "Members who Died." The average weeks of sickness to each of these groups as compared with the average for the whole of the members was as follows.

**ABSTRACT V.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

The average Weeks of Sickness per Member per annum.

Ages	Members Sick at any one time during the Five Years 1871-1875	Members who Died during the Five Years 1871-1875	The whole Experience of the Order 1871-1875	Ages
20-	1'542	5'357	'819	20-
25-	1'440	5'877	'853	25-
30-	1'553	5'879	'968	30-
35-	1'781	6'176	1'150	35-
40-	2'029	6'552	1'373	40-
45-	2'432	6'953	1'707	45-
50-	3'116	8'114	2'265	50-
55-	4'331	8'848	3'210	55-
60-	5'587	11'260	4'594	60-
65-	9'179	13'699	7'971	65-

Another point which can be ascertained, is the rate of withdrawal among those members who at any time of the quinquennium had received sick pay, as compared with the members who had made no claim upon the fund. The rate of withdrawal differs materially, those members who had experienced practically the advantage of their foresight in making provision against the risk of sickness apparently being more careful to maintain their connection with the Order.

**ABSTRACT W.**

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

The Rate of Withdrawal per cent. per annum among the Members who had been Sick and those who had not been Sick during the Five Years 1871-1875.

Ages	Members Sick	Members not Sick
20-	3'281	15'505
25-	2'762	11'027
30-	1'993	7'656
35-	1'397	5'199
40-	'965	3'056
45-	'682	1'676
50-	'397	1'032
55-	'324	'515
60-	'287	'311



## ANCIENT ORDER OF FORESTERS

THE Mortality and Sickness Experience for the Five Years 1871-1875 of the

Age	Years of Life at Risk				Members Withdrew			Members Died	Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL		
18	357	289	26	672	3	54	57	11	18
19	3,698	5,717	155	9,570	60	1,281	1,341	85	19
	4,055	6,006	181	10,242	63	1,335	1,398	96	
20	9,472 <sup>5</sup>	12,490 <sup>5</sup>	347 <sup>5</sup>	22,310 <sup>5</sup>	233	2,146	2,379	143	20
21	13,867	16,364 <sup>5</sup>	538	30,769 <sup>5</sup>	443	2,720	3,163	204	21
22	17,647	19,402	707	37,756	585	3,061	3,646	298	22
23	20,829 <sup>5</sup>	21,890 <sup>5</sup>	827 <sup>5</sup>	43,547 <sup>5</sup>	735	3,259	3,994	342	23
24	23,151	23,177 <sup>5</sup>	900	47,228 <sup>5</sup>	792	3,284	4,076	362	24
	84,967	93,325	3,320	181,612	2,788	14,470	17,258	1,349	
25	24,937 <sup>5</sup>	24,255 <sup>5</sup>	924 <sup>5</sup>	50,117 <sup>5</sup>	810	3,173	3,983	362	25
26	26,283 <sup>5</sup>	24,759 <sup>5</sup>	971 <sup>5</sup>	52,014 <sup>5</sup>	746	2,924	3,670	344	26
27	26,898 <sup>5</sup>	24,437	1,057 <sup>5</sup>	52,393	757	2,597	3,354	400	27
28	27,435 <sup>5</sup>	24,466	1,080	52,981 <sup>5</sup>	700	2,511	3,211	383	28
29	27,783	24,342 <sup>5</sup>	1,167	53,292 <sup>5</sup>	670	2,276	2,946	412	29
	133,338	122,260 <sup>5</sup>	5,200 <sup>5</sup>	260,799	3,683	13,481	17,164	1,901	
30	28,034 <sup>5</sup>	24,686	1,225 <sup>5</sup>	53,946	617	2,236	2,853	431	30
31	28,283 <sup>5</sup>	24,370	1,297 <sup>5</sup>	53,951	608	2,061	2,669	442	31
32	27,492	23,215 <sup>5</sup>	1,353 <sup>5</sup>	52,061	536	1,678	2,214	449	32
33	26,261 <sup>5</sup>	22,045	1,386 <sup>5</sup>	49,693	508	1,509	2,017	478	33
34	25,138	21,231	1,384 <sup>5</sup>	47,753 <sup>5</sup>	426	1,363	1,789	481	34
	135,209 <sup>5</sup>	115,547 <sup>5</sup>	6,647 <sup>5</sup>	257,404 <sup>5</sup>	2,695	8,847	11,542	2,281	
35	24,257 <sup>5</sup>	20,279 <sup>5</sup>	1,384 <sup>5</sup>	45,921 <sup>5</sup>	364	1,256	1,620	456	35
36	23,085 <sup>5</sup>	19,106 <sup>5</sup>	1,375 <sup>5</sup>	43,567 <sup>5</sup>	355	1,075	1,430	459	36
37	22,169 <sup>5</sup>	18,093 <sup>5</sup>	1,362	41,625	304	932	1,236	455	37
38	21,150	16,991	1,332 <sup>5</sup>	39,473 <sup>5</sup>	280	748	1,028	447	38
39	20,135	16,010 <sup>5</sup>	1,313	37,458 <sup>5</sup>	245	693	938	456	39
	110,797 <sup>5</sup>	90,481	6,767 <sup>5</sup>	208,046	1,548	4,704	6,252	2,273	
40	19,263	15,090 <sup>5</sup>	1,274	35,627 <sup>5</sup>	208	635	843	410	40
41	18,542	14,123 <sup>5</sup>	1,290 <sup>5</sup>	33,956	208	456	664	435	41
42	17,223 <sup>5</sup>	12,701 <sup>5</sup>	1,209	31,134	160	356	516	404	42
43	15,893	11,455 <sup>5</sup>	1,165	28,513 <sup>5</sup>	139	281	420	374	43
44	14,557 <sup>5</sup>	10,363	1,128 <sup>5</sup>	26,049	110	220	330	370	44
	85,479	63,734	6,067	155,280	825	1,948	2,773	1,993	
45	13,304	9,381 <sup>5</sup>	1,087	23,772 <sup>5</sup>	103	174	277	348	45
46	11,959 <sup>5</sup>	8,398 <sup>5</sup>	1,037 <sup>5</sup>	21,395 <sup>5</sup>	95	156	251	357	46
47	10,915 <sup>5</sup>	7,573 <sup>5</sup>	971	19,460	60	130	190	353	47
48	9,906	6,802 <sup>5</sup>	905	17,613 <sup>5</sup>	65	100	165	301	48
49	9,063	6,161	838	16,062	53	82	135	271	49
	55,148	38,317	4,838 <sup>5</sup>	98,303 <sup>5</sup>	376	642	1,018	1,630	
50	8,120 <sup>5</sup>	5,445	793	14,358 <sup>5</sup>	41	66	107	254	50
51	7,191 <sup>5</sup>	4,897 <sup>5</sup>	786	12,875	20	54	74	260	51
52	6,383 <sup>5</sup>	4,329	735	11,447 <sup>5</sup>	33	42	75	236	52
53	5,709	3,793 <sup>5</sup>	711	10,213 <sup>5</sup>	16	39	55	243	53
54	5,071 <sup>5</sup>	3,342	698	9,111 <sup>5</sup>	19	24	43	193	54
	32,476	21,807	3,723	58,006	129	225	354	1,186	
55	4,536	3,000	715	8,251	16	18	34	242	55
56	4,101 <sup>5</sup>	2,625 <sup>5</sup>	646	7,373	11	18	29	221	56
57	3,713 <sup>5</sup>	2,316 <sup>5</sup>	586	6,616	12	9	21	194	57
58	3,389 <sup>5</sup>	2,061	549	5,999 <sup>5</sup>	17	8	25	187	58
59	3,057 <sup>5</sup>	1,832	506	5,395 <sup>5</sup>	5	8	13	156	59
	18,798	11,835	3,002	33,635	61	61	122	1,000	

Continued on

K.

FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

"Members Sick," "Members not Sick," and "Members who Died."—Males.

Age	Sickness experienced and Number of Members Sick						Age
	Member Sick		Member Death		TOTAL		
	Number Sick	Weeks of Sickness	Number Sick	Weeks of Sickness	Number Sick	Weeks of Sickness	
18	394	1,283 4	23	142 0	417	1,425 4	18
19	2,840	8,372 3	102	826 4	2,942	9,199 0	19
	3,234	9,656 0	125	968 4	3,359	10,624 4	
20	5,394	16,935 2	194	1,965 5	5,588	18,901 0	20
21	7,070	22,749 1	290	2,775 2	7,360	25,524 3	21
22	8,190	27,491 3	382	3,607 2	8,572	31,098 5	22
23	9,304	30,850 3	436	4,211 4	9,740	35,062 0	23
24	9,932	32,995 0	471	5,225 2	10,403	38,220 2	24
	39,890	131,021 2	1,773	17,785 1	41,663	148,806 3	
25	10,400	36,219 6	481	5,303 3	10,881	41,523 2	25
26	10,716	37,079 6	532	5,842 3	11,248	42,922 2	26
27	10,676	38,044 0	559	6,293 2	11,235	44,937 2	27
28	10,821	40,253 0	576	6,170 1	11,397	46,423 1	28
29	10,770	39,817 2	628	6,952 0	11,398	46,769 2	29
	53,383	192,014 0	2,776	30,561 2	56,159	222,575 2	
30	10,996	41,934 1	613	7,041 5	11,609	48,975 6	30
31	11,007	42,666 1	659	6,964 5	11,666	49,630 6	31
32	10,463	42,370 3	702	7,476 3	11,165	49,846 6	32
33	9,979	41,327 6	743	8,452 1	10,722	49,780 0	33
34	9,663	41,685 1	732	9,149 3	10,395	50,834 4	34
	52,108	209,983 5	3,449	39,084 3	55,557	249,068 1	
35	9,408	41,751 0	758	9,350 6	10,166	51,101 6	35
36	8,775	39,307 1	740	8,748 2	9,515	48,055 3	36
37	8,654	39,313 5	703	8,343 5	9,357	47,657 3	37
38	8,123	38,287 1	710	7,671 0	8,833	45,958 1	38
39	7,882	38,703 0	721	7,682 1	8,603	46,385 1	39
	42,842	197,362 0	3,632	41,796 0	46,474	239,158 0	
40	7,417	37,102 6	682	7,383 3	8,099	44,486 2	40
41	7,248	37,187 2	719	8,234 0	7,967	45,421 2	41
42	6,621	34,697 3	655	8,194 5	7,276	42,892 1	42
43	6,136	33,408 4	629	8,127 1	6,765	41,535 5	43
44	5,637	31,066 3	613	7,809 5	6,250	38,876 1	44
	33,059	173,462 4	3,298	39,749 0	36,357	213,211 4	
45	5,221	30,369 5	574	7,484 2	5,795	37,854 0	45
46	4,728	28,313 2	580	6,990 6	5,308	35,304 1	46
47	4,298	26,873 4	540	6,862 1	4,838	33,735 5	47
48	3,993	25,429 2	492	6,441 5	4,485	31,871 0	48
49	3,658	23,132 5	477	5,860 6	4,135	28,993 4	49
	21,898	134,118 4	2,663	33,639 6	24,561	167,758 3	
50	3,331	22,110 6	405	5,212 5	3,736	27,323 4	50
51	2,979	20,227 4	462	6,799 6	3,441	27,027 3	51
52	2,624	20,279 3	419	6,063 1	3,043	26,342 4	52
53	2,427	19,734 4	427	6,274 5	2,854	26,009 2	53
54	2,128	18,843 2	397	5,856 6	2,525	24,700 1	54
	13,489	101,195 5	2,110	30,207 2	15,599	131,403 0	
55	1,949	18,521 5	428	5,918 1	2,377	24,439 6	55
56	1,746	16,841 3	384	5,695 0	2,130	22,536 3	56
57	1,610	15,943 4	341	4,854 2	1,951	20,797 6	57
58	1,477	15,197 2	318	5,175 5	1,795	20,373 0	58
59	1,393	14,904 5	295	4,918 3	1,688	19,823 1	59
	8,176	81,408 5	1,766	26,561 4	9,941	107,970 2	

xt page.

## ANCIENT ORDER OF FORESTERS

THE Mortality and Sickness Experience for the Five Years 1871-1875 of the

Age	Years of Life at Risk				Members Withdrew			Members Died	Age
	Member Sick	Member not Sick	Member Death	TOTAL	Member Sick	Member not Sick	TOTAL		
60	2,793'5	1,612'5	495	4,901	9	3	12	166	60
61	2,591'5	1,385	502	4,478'5	7	6	13	155	61
62	2,350'5	1,195	504	4,049'5	9	4	13	170	62
63	2,132	1,037'5	472	3,641'5	4	3	7	137	63
64	1,962'5	876'5	475	3,314	5	3	8	147	64
	11,830	6,106'5	2,448	20,384'5	34	19	53	775	
65	1,762	717'5	457	2,936'5	4	1	5	154	65
66	1,541	586	433	2,560	4	2	6	139	66
67	1,391'5	489	416	2,296'5	1	2	3	132	67
68	1,235	412	395	2,042	...	...	...	128	68
69	1,094	330'5	345	1,769'5	6	1	7	125	69
	7,023'5	2,535	2,046	11,604'5	15	6	21	678	
70	922'5	273'5	302	1,498	1	1	2	108	70
71	766	221	281	1,268	2	...	2	97	71
72	610	158	236	1,004	2	...	2	80	72
73	489	121	195	805	...	...	...	69	73
74	338'5	91	181	610'5	1	...	1	61	74
	3,126	864'5	1,195	5,185'5	6	1	7	415	
75	244'5	72'5	150	467	1	1	2	69	75
76	167'5	44	103	314'5	1	...	1	36	76
77	125	38'5	84	247'5	...	1	1	41	77
78	86'5	24	57	167'5	1	...	1	30	78
79	68	21	40	129	...	...	...	13	79
	691'5	200	434	1,325'5	3	2	5	189	
80	46	9	33	88	...	...	...	9	80
81	29	7	26	62	...	...	...	14	81
82	21	2	16	39	...	...	...	5	82
83	15	2	11	28	...	...	...	6	83
84	12	1	7	20	...	...	...	4	84
	123	21	93	237	...	...	...	38	
85	9	1	4	14	...	...	...	...	85
86	5	1	5	11	...	...	...	2	86
87	2	2	3	7	...	...	...	2	87
88	1	2	1	4	...	...	...	...	88
89	1	2	2	5	...	...	...	1	89
	18	8	15	41	...	...	...	5	
90	1	2	2	5	...	...	...	1	90
91	2	2	1	5	...	...	...	...	91
92	1	1	1	3	...	...	...	...	92
93	2	1	1	4	...	...	...	1	93
94	2	1	0	3	...	...	...	...	94
	8	7	5	20	...	...	...	2	
95	2	1	1	4	...	...	...	...	95
96	2	...	1	3	...	...	...	...	96
97	3	...	1	4	...	...	...	...	97
98	2	...	1	3	...	...	...	...	98
99	3	1	3	7	...	...	...	1	99
	12	2	7	21	...	...	...	1	
100	3	1	2	6	...	...	...	...	100
101	2	1	2	5	...	...	...	1	101
102	1	1	2	4	...	...	...	...	102
103	1	1	2	4	...	...	...	2	103
	7	4	8	19	...	...	...	3	
Totals	683,107	573,061	45,998	1,302,166	12,226	45,741	57,967	15,815	Total

K—(continued).

FRIENDLY SOCIETY.—R. T. &amp; C. Districts Combined.

"Members Sick," "Members not Sick," and "Members who Died."—Males.

Age	Sickness experienced and Number of Members Sick						Age
	Member Sick		Member Death		TOTAL		
	Number Sick	Weeks of Sickness	Number Sick	Weeks of Sickness	Number Sick	Weeks of Sickness	
60	1,247	13,751 6	302	5,315 4	1,549	19,067 3	60
61	1,161	13,268 4	285	5,463 0	1,446	18,731 4	61
62	1,117	13,314 4	298	5,313 5	1,415	18,628 2	62
63	996	12,710 2	284	5,405 0	1,280	18,115 2	63
64	953	13,044 0	295	6,066 0	1,248	19,110 0	64
	5,474	66,089 2	1,464	27,563 2	6,938	93,652 4	
65	887	14,120 5	292	5,670 1	1,179	19,790 6	65
66	774	12,687 3	287	6,037 6	1,061	18,725 2	66
67	753	12,945 2	275	5,652 3	1,028	18,597 5	67
68	660	13,047 0	264	5,589 0	924	18,636 0	68
69	604	11,670 3	234	5,079 1	838	16,749 4	69
	3,678	64,470 6	1,352	28,028 4	5,030	92,499 3	
70	544	10,948 1	200	4,598 3	744	15,546 4	70
71	463	9,467 3	192	4,748 4	655	14,216 0	71
72	370	8,333 6	166	4,218 0	536	12,551 6	72
73	295	7,330 5	138	3,600 1	433	10,930 6	73
74	217	5,697 0	128	3,279 6	345	8,976 6	74
	1,889	41,777 1	824	20,445 0	2,713	62,222 1	
75	165	4,846 1	105	2,669 1	270	7,515 2	75
76	112	3,508 1	77	2,274 5	189	5,782 6	76
77	80	2,646 2	70	1,752 4	150	4,398 6	77
78	59	1,813 5	51	1,225 4	110	3,039 2	78
79	53	1,770 0	25	904 6	78	2,674 6	79
	469	14,584 2	328	8,826 6	797	23,411 1	
80	35	1,215 6	20	807 1	55	2,023 0	80
81	18	543 6	18	492 3	36	1,036 2	81
82	16	404 2	11	368 4	27	772 6	82
83	9	346 5	8	249 5	17	596 3	83
84	8	282 4	5	248 0	13	530 4	84
	86	2,793 2	62	2,165 6	148	4,959 1	
85	8	217 2	3	156 0	11	373 2	85
86	5	156 0	4	167 0	9	323 0	86
87	1	6 3	2	54 0	3	60 3	87
88	...	...	1	52 0	1	52 0	88
89	1	2 0	2	53 0	3	55 0	89
	15	381 5	12	482 0	27	863 5	
90	...	...	1	8 4	1	8 4	90
91	1	6 0	...	...	1	6 0	91
92	1	6 0	...	...	1	6 0	92
93	...	...	1	3 0	1	3 0	93
94	1	24 0	...	...	1	24 0	94
	3	36 0	2	11 4	5	47 4	
95	1	52 0	...	...	1	52 0	95
96	1	52 0	...	...	1	52 0	96
97	1	52 0	...	...	1	52 0	97
98	2	14 6	...	...	2	14 6	98
99	3	61 0	3	108 0	6	169 0	99
	8	231 6	5	108 0	11	339 6	
100	2	66 0	2	57 0	4	123 0	100
101	2	56 0	1	52 0	3	108 0	101
102	1	52 0	2	53 0	3	105 0	102
103	1	52 0	2	76 2	3	128 2	103
	6	226 0	7	238 2	13	464 2	
Totals	279,706	1,420,813 0	25,646	348,222 4	305,352	1,769,035 4	Totals

No fact is more certain in connection with friendly societies than that some portion of the members will sooner or later cease their membership through non-payment of the requisite subscription. If every friendly society had been founded on adequate rates of contribution, could retain its risks within proper limits, and invest its accumulated funds in a remunerative manner, it would necessarily follow that the society would prove solvent on valuation, and very little would then be heard of the element of secession. Unfortunately all societies are not thus circumstanced, and in these cases it often becomes essential to consider what relief to the funds may safely be allowed in respect of the secession of members.

The number of members withdrawing from the Order during the five years 1871-1875 was shown in detail for each age in Table B. The observations were not sufficiently numerous to justify deductions for each district separately, but from the facts there exhibited a properly adjusted rate of secession for the experience of the "Rural, Town, and City Districts combined" has been drawn up, and the results of a combined mortality and secession experience are shown in Table L. It will be observed that the rate of secession has been deemed to cease at age 60. The rate of secession according to Table L is high particularly at the younger ages, and extreme caution will be requisite in making any use of these results for monetary calculations, as it yet remains to be proved whether the rates now adduced can be assumed to represent what will be the ultimate experience of the Order on this point. The large extent to which secession reduces the members remaining in the Society is well illustrated by a comparison of the facts in Table L with those of Table I. That the rate of secession in your Order is at present high the following facts show.

#### ABSTRACT X.

Summation of the Rates of Secession per cent. in various groups of Age according to your own Experience (Table L) and the Odd Fellows inquiry.

*R. T. & C. Districts Combined.*

Ages	Ancient Order of Foresters (1871-1875)	Odd Fellows (1866-1870)
20-	45.93	26.16
25-	32.29	23.26
30-	21.88	16.63
35-	14.66	11.77
40-	8.78	7.79
45-	5.04	4.79

TABLE I.

ANCIENT ORDER OF FORESTERS EXPERIENCE.—*R. T. & C. Districts Combined.*

Mortality and Secession Experience 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Number Seceding	Rate of Mortality per Cent.	Rate of Secession per Cent.	Age <i>x</i>
18	100,000	687	9,964	.723	10.000	18
19	89,349	616	8,884	.726	9.980	19
20	79,849	553	7,899	.729	9.928	20
21	71,397	497	6,912	.732	9.716	21
22	63,988	449	5,942	.736	9.320	22
23	57,597	408	5,043	.740	8.790	23
24	52,146	371	4,247	.741	8.176	24
25	47,528	337	3,569	.737	7.536	25
26	43,622	308	3,018	.732	6.944	26
27	40,296	287	2,575	.736	6.413	27
28	37,434	273	2,208	.750	5.922	28
29	34,953	263	1,906	.774	5.474	29
30	32,784	258	1,656	.807	5.072	30
31	30,870	254	1,446	.844	4.703	31
32	29,170	252	1,265	.884	4.353	32
33	27,653	251	1,108	.927	4.026	33
34	26,294	251	974	.971	3.723	34
35	25,069	250	857	1.013	3.441	35
36	23,962	248	758	1.052	3.178	36
37	22,956	247	667	1.090	2.925	37
38	22,042	245	588	1.128	2.678	38
39	21,209	245	513	1.168	2.437	39
40	20,451	244	447	1.208	2.198	40
41	19,760	244	386	1.249	1.960	41
42	19,130	246	329	1.296	1.735	42
43	18,555	250	281	1.355	1.529	43
44	18,024	255	243	1.427	1.355	44
45	17,526	263	212	1.511	1.214	45
46	17,051	270	185	1.591	1.098	46
47	16,596	275	164	1.663	.997	47
48	16,157	278	145	1.727	.908	48
49	15,734	281	128	1.791	.825	49
50	15,325	285	113	1.865	.745	50
51	14,927	292	99	1.966	.666	51
52	14,536	305	83	2.101	.581	52
53	14,148	320	67	2.264	.482	53
54	13,761	336	51	2.445	.376	54
55	13,374	351	35	2.626	.265	55
56	12,988	362	21	2.790	.165	56
57	12,605	370	11	2.935	.088	57
58	12,224	375	4	3.068	.038	58
59	11,845	379	2	3.201	.010	59

Continued on next page.

TABLE L—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE.—R. T. &amp; C. Districts Combined.

Mortality and Secession Experience 1871-1875.—Males.

(Adjusted.)

Age <i>x</i>	Number Living	Number Dying	Number Seceding	Rate of Mortality per Cent.	Rate of Secession per Cent.	Age <i>x</i>
60	11,464	386	...	3'366	...	60
61	11,078	396	...	3'581	...	61
62	10,682	412	...	3'852	...	62
63	10,270	428	...	4'172	...	63
64	9,842	447	...	4'535	...	64
65	9,395	463	...	4'937	...	65
66	8,932	481	...	5'378	...	66
67	8,451	494	...	5'843	...	67
68	7,957	501	...	6'296	...	68
69	7,456	502	...	6'744	...	69
70	6,954	501	...	7'200	...	70
71	6,453	496	...	7'681	...	71
72	5,957	488	...	8'199	...	72
73	5,469	479	...	8'762	...	73
74	4,990	468	...	9'372	...	74
75	4,522	454	...	10'031	...	75
76	4,068	437	...	10'744	...	76
77	3,631	418	...	11'515	...	77
78	3,213	396	...	12'345	...	78
79	2,817	373	...	13'235	...	79
80	2,444	347	...	14'185	...	80
81	2,097	319	...	15'195	...	81
82	1,778	289	...	16'248	...	82
83	1,489	258	...	17'354	...	83
84	1,231	228	...	18'512	...	84
85	1,003	198	...	19'719	...	85
86	805	168	...	20'960	...	86
87	637	142	...	22'262	...	87
88	495	117	...	23'604	...	88
89	378	94	...	25'002	...	89
90	284	75	...	26'413	...	90
91	209	59	...	27'892	...	91
92	150	44	...	29'395	...	92
93	106	33	...	30'947	...	93
94	73	23	...	32'496	...	94
95	50	17	...	34'228	...	95
96	33	12	...	36'743	...	96
97	21	9	...	41'241	...	97
98	12	6	...	50'122	...	98
99	6	4	...	67'586	...	99
100	2	2	...	100'000	...	100

With but few exceptions, friendly societies reduce the amount of a member's sickness allowance in protracted illness. It may appear a somewhat hard course to follow, for clearly the more protracted the disease the member may experience, the less the probability of his means being sufficient to combat against this inability to labour, and consequently the greater the hardships to be borne by himself and those dependent upon him. However, the practical experience of friendly societies demonstrates that unless the sickness allowance is liable to reduction in chronic illness, not only will the strain upon the society's funds often become insupportable, but the difficulty of guarding against imposition is immeasurably increased. Mainly for these reasons the principle of decreasing the sickness allowance in protracted illness is almost universal, and in the few instances of a different course being adopted the experiment has not been satisfactory. The only method by which a reduction of the allowance could be obviated would perhaps be by societies co-operating for the purpose of spreading the risk of protracted sickness over a larger area than is now practicable, and appointing a special machinery for maintaining due safeguards against the fund being imposed upon. What we have to consider at present, however, is the adjustment which should be made in the results of this investigation into the sickness experience of the Order to meet the operation of the practice generally in force of reducing the sickness allowance in claims of protracted duration.

In a previous portion of this report it was stated that the form of return\* originally issued by the Order to its branches precluded any exact determination of the duration of the attacks of sickness, but by aid of Form E (page 7) it was endeavoured to partially remedy this defect, by extracting separately from Form A (page 6) full particulars of the experience of every member who during the five years 1871-1875 had in any one year made a sickness claim of 26 weeks and upwards. These particulars having been extracted, it was ascertained that 7,719 members would come within the scope of this definition, their distribution in the respective districts being as follows:—

Rural Districts	2,307	or	2'0	per cent.	of the total members in the district coming under observation.
Town	„	2,338	or	2'2	„ „ „ „
City	„	3,074	or	2'1	„ „ „ „
Total	7,719	or	2'1	„	„ „ „ „

The proportion of members who suffer from protracted sickness does not

\* This return was not framed by the Order itself, but was to all intents and purposes a copy of that issued by the Friendly Societies Registry. For the recent quinquennial return (1876-1880) the Order availed itself of the best scientific advice, and the schedule for the record of the sickness and mortality experience of the branches is one of the most complete yet issued, and the results, when properly tabulated, should prove of incalculable value.



appear therefore to vary materially in the respective districts. Of these 7,719 members, 6,970 were members of the Courts on the 1st January, 1871, and 749 became "free" to benefits during the quinquennium.

The facts recorded in respect of these members having been properly tabulated, Table M exhibits their mortality and sickness experience in a form similar to that in which the experience for the whole Order has already been presented (see Table B).

The rates of mortality and sickness for this section of the members as compared with the results for the remainder of the Order, the following abstract displays.

#### ABSTRACT Y.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

Ages	Rate of Mortality per cent. per annum		Weeks of Sickness-claim per Member per annum		Ages
	The Members embraced within Table M (Protracted Sickness)	The remainder of the Members (Table B)-(Table M)	The Members embraced within Table M (Protracted Sickness)	The remainder of the Members (Table B)-(Table M)	
20-	9'492	'670	15'595	'697	20-
25-	9'554	'633	16'834	'679	25-
30-	7'653	'784	17'523	'718	30-
35-	8'734	'936	18'891	'786	35-
40-	7'605	1'121	20'339	'885	40-
45-	8'594	1'410	21'071	1'013	45-
50-	8'651	1'706	23'937	1'153	50-
55-	7'930	2'556	25'627	1'324	55-
60-	8'522	3'135	25'733	1'608	60-
65-	9'128	4'952	29'821	2'045	65-
70-	10'474	6'776	31'438	2'363	70-

The extent to which the members coming within the scope of Table M are vitiated lives, the rates of mortality and sickness in this abstract well show. That the risks incurred in respect of these members are extremely onerous must be apparent to all.

Table M exhibits the total weeks of sickness experienced by those members whose illness had, at any one time during the quinquennium, exceeded the given period (26 weeks), and the next question was how these weeks of sick-claim should be distributed with relation to the duration of the attacks of illness. Several difficulties here arose, not the least being that from the nature of the original return it was impossible in many cases to state with certainty whether the sickness recorded against a member's name in any year was in respect of one continuous attack of illness, or was made up of several attacks each of short duration. For an entry of 52 weeks in one year no doubt could arise, but when the recorded sickness was for any less amount, it would clearly be possible for it not to have arisen from one continuous ailment. Again, viewing two years in combination, when 52 weeks of claim were recorded

TABLE M.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*R. T. & C. Districts Combined.*

THE Mortality and Sickness Experience for the Five Years 1871-1875 of those Members who at any one time during the Quinquennium made a Sickness-claim of Twenty-six Weeks and upwards.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members withdrew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age (d) + (i)	Years of Life at risk $j - \frac{1}{2}(c+e)$	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)
18	2	11	13	...	1	1	2	...	13	7.5	12	181 2	18
19	5	73	78	1	3	2	6	11	89	52	45	788 4	19
	7	84	91	1	4	3	8	11	102	59.5	57	969 6	
20	27	59	86	1	13	13	27	83	169	139	106	2,179 6	20
21	55	59	114	1	19	20	40	142	256	226	159	3,323 5	21
22	54	65	119	4	30	29	63	216	335	300.5	222	5,139 0	22
23	86	51	137	1	35	52	88	272	409	383	253	5,798 6	23
24	103	52	155	5	45	50	100	321	476	447.5	295	6,888 5	24
	325	286	611	12	142	164	318	1,034	1,645	1,496	1,035	23,330 1	
25	107	35	142	4	52	69	125	376	518	498.5	334	8,062 4	25
26	96	45	141	3	40	62	105	393	534	510	349	8,360 1	26
27	129	24	153	7	53	74	134	429	582	566.5	373	9,767 0	27
28	130	37	167	5	53	78	136	448	615	594	399	10,190 0	28
29	156	31	187	8	71	89	168	479	666	646.5	441	11,016 0	29
	618	172	790	27	269	372	668	2,125	2,915	2,815.5	1,896	47,395 5	
30	158	35	193	10	63	80	153	498	691	668.5	459	11,799 5	30
31	182	30	212	9	51	92	152	538	750	730.5	469	11,796 4	31
32	171	16	187	4	53	90	147	598	785	775	502	13,210 5	32
33	169	26	195	9	55	109	173	638	833	815.5	545	14,373 3	33
34	170	19	189	1	71	116	188	660	849	839	576	15,907 6	34
	850	126	976	33	293	487	813	2,932	3,908	3,828.5	2,551	67,088 2	
35	203	15	218	4	74	131	209	661	879	869.5	606	16,939 1	35
36	175	18	193	5	80	133	218	670	863	851.5	571	15,785 1	36
37	180	11	191	4	68	117	189	645	836	828.5	581	15,321 2	37
38	163	14	177	7	74	110	191	647	824	813.5	538	14,494 0	38
39	179	14	193	6	69	129	204	633	826	816	561	16,405 2	39
	900	72	972	26	365	620	1,011	3,256	4,228	4,179	2,857	78,944 6	
40	177	6	183	...	53	121	174	622	805	802	549	15,992 1	40
41	180	...	180	5	57	127	189	631	811	808.5	564	16,542 3	41
42	162	...	162	2	71	105	178	622	784	783	530	15,340 2	42
43	159	...	159	4	56	116	176	606	765	763	528	16,003 5	43
44	148	1	149	4	59	115	178	589	738	735.5	510	15,279 6	44
	826	7	833	15	296	584	895	3,070	3,903	3,892	2,681	79,158 3	
45	177	1	178	4	59	115	178	560	738	735.5	519	15,426 6	45
46	146	1	147	...	60	102	162	560	707	706.5	507	15,120 6	46
47	142	...	142	2	62	103	167	545	687	686	524	15,230 0	47
48	136	...	136	2	60	92	154	520	656	655	469	13,985 5	48
49	115	...	115	5	51	107	163	502	617	614.5	425	11,825 6	49
	716	2	718	13	292	519	824	2,687	3,405	3,397.5	2,444	71,589 2	
50	113	...	113	2	45	103	150	454	567	566	400	12,152 5	50
51	146	...	146	4	48	77	129	417	563	561	410	12,695 4	51
52	129	...	129	2	48	81	131	434	563	562	433	13,771 6	52
53	138	...	138	2	52	69	123	432	570	569	448	14,392 5	53
54	127	...	127	...	52	73	125	447	574	574	446	14,776 2	54
	653	...	653	10	245	403	658	2,184	2,837	2,832	2,137	67,789 1	
55	117	...	117	4	45	87	136	449	566	564	444	14,810 3	55
56	118	...	118	2	45	85	132	430	548	547	415	13,675 2	56
57	104	...	104	...	37	87	124	416	520	520	401	12,939 0	57
58	99	...	99	1	41	80	122	396	495	494.5	369	12,865 6	58
59	112	...	112	...	39	70	109	373	485	485	379	12,608 4	59
	550	...	550	7	207	409	623	2,064	2,614	2,610.5	2,008	66,899 1	

Continued on next page.

TABLE M—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY.—*R. T. & C. Districts Combined.*

THE Mortality and Sickness Experience for the Five Years 1871-1875 of those Members who at any one time during the Quinquennium made a Sickness-claim of Twenty-six Weeks and upwards.

Age	Number of Members in the Courts 1st Jan., 1871	Became Free during the Five Years	TOTAL (b) + (c)	Members with-drew	Members Died	Number of Members in the Courts 31st Dec., 1875	TOTAL (e) + (f) + (g)	Number under Observation from Age preceding	Total Number under Observation at each Age, (d) + (i)	Years of Life at risk $j - \frac{1}{2}(e+c)$	Members Sick	Sickness experienced	Age
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)
60	108	...	108	3	39	79	121	376	484	482.5	380	12,658 5	60
61	144	...	144	1	39	66	106	363	507	506.5	380	12,878 0	61
62	109	...	109	2	48	53	103	401	510	509	380	12,658 5	62
63	96	...	96	2	40	71	113	407	503	502	357	12,608 0	63
64	133	...	133	...	49	66	115	390	523	523	391	14,121 0	64
	590	...	590	8	215	335	558	1,937	2,527	2,523	1,888	64,924 3	
65	109	...	109	2	49	89	140	408	517	516	422	15,163 5	65
66	129	...	129	...	42	68	110	377	506	506	406	14,700 2	66
67	98	...	98	...	50	51	101	396	494	494	408	14,708 4	67
68	104	...	104	...	45	81	126	393	497	497	399	15,439 1	68
69	92	...	92	...	40	68	108	371	463	463	380	13,824 1	69
	532	...	532	2	226	357	585	1,945	2,477	2,476	2,015	73,835 6	
70	84	...	84	1	44	81	126	355	439	438.5	368	13,253 4	70
71	83	...	83	...	41	49	90	313	396	396	336	12,268 5	71
72	48	...	48	...	42	67	109	306	354	354	296	11,093 3	72
73	46	...	46	...	26	56	82	245	291	291	238	9,475 2	73
74	30	...	30	...	27	51	78	209	239	239	205	7,935 0	74
	291	...	291	1	180	304	485	1,428	1,719	1,718.5	1,443	54,026 0	
75	28	...	28	...	31	42	73	161	189	189	165	6,732 4	75
76	29	...	29	1	17	22	40	116	145	144.5	122	5,258 1	76
77	18	...	18	...	22	25	47	105	123	123	111	4,116 3	77
78	9	...	9	1	15	10	26	76	85	84.5	75	2,807 1	78
79	8	...	8	...	8	17	25	59	67	67	60	2,609 0	79
	92	...	92	2	93	116	211	517	609	608	533	21,523 2	
80	3	...	3	...	3	14	17	42	45	45	40	1,904 2	80
81	2	...	2	...	10	7	17	28	30	30	27	951 5	81
82	7	...	7	...	3	2	5	13	20	20	19	730 2	82
83	...	...	...	...	3	3	6	15	15	15	13	552 4	83
84	2	...	2	...	2	2	4	9	11	11	10	503 4	84
	14	...	14	...	21	28	49	107	121	121	109	4,642 3	
85	...	...	...	...	...	1	1	7	7	7	7	327 3	85
86	1	...	1	...	2	3	5	6	7	7	7	317 0	86
87	...	...	...	...	1	...	1	2	2	2	2	54 0	87
88	...	...	...	...	...	...	...	1	1	1	1	52 0	88
89	...	...	...	...	1	...	1	1	1	1	1	50 0	89
	1	...	1	...	4	4	8	17	18	18	18	800 3	
90	...	...	...	...	...	...	...	...	...	...	...	...	90
91	...	...	...	...	...	...	...	...	...	...	...	...	91
92	...	...	...	...	...	...	...	...	...	...	...	...	92
93	1	...	1	...	...	...	...	1	1	1	...	...	93
94	...	...	...	...	...	...	...	1	1	1	1	24 0	94
	1	...	1	...	...	...	...	1	2	2	1	24 0	
95	...	...	...	...	...	...	...	1	1	1	1	52 0	95
96	...	...	...	...	...	...	...	1	1	1	1	52 0	96
97	...	...	...	...	...	1	1	1	1	1	1	52 0	97
98	...	...	...	...	...	...	...	...	...	...	...	...	98
99	3	...	3	...	...	...	...	...	3	3	3	152 0	99
	3	...	3	...	...	1	1	3	6	6	6	308 0	
100	...	...	...	...	1	...	1	3	3	3	3	109 0	100
101	...	...	...	...	...	...	...	2	2	2	2	104 0	101
102	1	...	1	...	...	...	...	2	3	3	3	105 0	102
103	...	...	...	...	2	1	3	3	3	3	3	128 2	103
	1	...	1	...	3	1	4	10	11	11	11	446 2	
Totals	6,970	749	7,719	157	2,855	4,707	7,719	25,328	33,047	32,594.0	23,690	723,695 4	Totals

in respect of each year, the continuity of the sickness was apparent, but this was not so clear with say 33 weeks of illness in 1871, and 15 weeks in 1872, for the question at once arose as to whether the latter 15 weeks did not represent the continuation of the illness contracted in the preceding year. After mature consideration of these and other somewhat similar points which turned up during the process of investigating these claims, it was determined to adopt the following assumptions in respect of every case in which from the character of the recorded facts it was possible for the sickness to have been continuous.

- (1) That every entry of a sickness of 26 weeks and upwards in any year was a case of *continuous sickness*.
- (2) When in addition to an entry of 26 and under 52 weeks of sickness in any year, a further claim was recorded in either the preceding or succeeding year, that the whole weeks of claim were in respect of one *continuous sickness*.

Occasionally instances would arise of records of sickness in three consecutive years, in which case the general experience of the individual member was carefully viewed, before deciding which two years should be bracketed together as embodying a continuous sickness.

These assumptions of the continuous character of the claims are not unjustifiable, inasmuch as nearly every branch possesses a rule, the practical bearing of which is that, in the determination of either reductions in the sickness allowance, or its restoration to its original amount, it is essential that a member should be off the fund for a specified period (generally 6 months) before being again entitled to the full privileges of a healthy member. Thus for example two attacks of sickness interposed by an healthy interval not exceeding say 6 months in duration would be viewed in practice as one continuous sickness so far as regarded the number of weeks of full pay the member would be qualified to receive.

After the determination of a definition of what should be deemed continuous sickness, the first task was to go carefully through the experience of each member, and eliminate those weeks of sick claim which under no view of the subject could be otherwise than in respect of merely temporary illness. The next course was to ascertain how many of the weeks of claim were in respect of the following periods of sickness:—

- (1) Sickness of a duration not exceeding 6 months.
- (2) " " exceeding 6 but under 12 months.
- (3) " " " 12 " 24 "
- (4) " " " 24 " 36 "
- (5) " " " 36 months, *i.e.*, 3 years.

In this stage another difficulty arose, from the original schedules not stating the date of the commencement of those sickness claims which were running at the time of the commencement of the investigation (1st January, 1871), many of which had evidently been in existence for lengthened periods. To have ignored this circumstance would have placed an undue stress upon the earlier periods of claim, and accordingly it was resolved to send the following circular (see next page) to each branch in respect of—

- (1) Members who were sick for the whole of 1871.
- (2) Members who were sick from the 1st January, 1871, until their death in the same year.

It was found necessary to communicate with 747 branches in respect of 1,480 members. After much labour and correspondence a response to my appeal was received from all but 72 branches, in 37 instances the information being defective either from—

- (1) The Courts being under suspension, or having ceased to exist.
- (2) The secretary having died, left the Order, or being unable to trace any record beyond the last few years.
- (3) The books of the Court having been destroyed.

In all cases in which from one cause or another accurate information could not be obtained, it was resolved to err on the side of safety and treat these members as first coming on the sickness fund at the 1st January, 1871.

The practical effect of most of the assumptions, which in the absence of precise information it was requisite to adopt in the consideration of the subject of protracted sickness, will be to throw an increased percentage of the claims on to the full pay period, and this margin of safety will be still further augmented by those cases which should strictly have come under observation, but which escaped record from the members not having experienced at least 26 weeks of sickness in any one year. For example, to take an extreme instance, a member ill for the last 25 weeks of one year, and the first 25 weeks of the ensuing year, altogether escaped notice.

All sickness experienced by the members embraced within Table M having been carefully distributed in accordance with the method above stated, the results were summarized for the Three Districts Combined, the facts not being of sufficient magnitude to justify the treatment of each district separately. Table N presents the final results.

The large number of weeks of claim (181,391) in respect of sickness exceeding three years in duration will not escape observation, and as explanatory of this circumstance attention should be directed to Abstract Z, which affords an analysis of the members continuously sick within the quinquennium for periods of from one to five years. At quite young ages some members



were in receipt of sick pay throughout the whole period (1871-1875) of this investigation.

### ABSTRACT Z.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).  
*R. T. & C. Districts Combined.*

Analysis of those Members embraced in Table M (Protracted Sickness) who were connected with the Order on the 1st January, 1871.

Age 1st January 1871	Number of Members in the Courts 1st January 1871 embraced in Table M	Of these Members the number who were Sick continuously from the 1st January 1871						TOTAL	Age 1st January 1871
		For One Year (1871)	For Two Years (1871-1872)	For Three Years (1871-1873)	For Four Years (1871-1874)	For Five Years (1871-1875)	From the 1st January 1871 until their Death		
18-	7	...	...	...	...	...	...	0	18-
20-	325	2	...	...	...	3	5	10	20-
25-	618	15	7	1	1	17	11	52	25-
30-	850	11	13	4	4	46	23	101	30-
35-	900	21	3	5	2	48	36	115	35-
40-	826	16	7	3	5	52	36	119	40-
45-	716	19	9	2	3	55	30	118	45-
50-	653	12	2	1	4	82	42	143	50-
55-	550	13	4	2	2	63	46	130	55-
60-	590	6	6	3	0	74	57	146	60-
65-	532	8	3	5	4	81	68	169	65-
70-	291	6	...	...	1	41	59	107	70-
75-	92	...	2	1	...	17	21	41	75-
80 & up.	20	...	...	...	...	2	9	11	80 & up.
Total	6,970	129	56	27	26	581	443	1,022	Total

Some of the members embraced within this abstract had been continuously in receipt of sick pay for lengthened periods, and though in several instances it was only possible to trace the member back for a period of about 10 years the books previous to that date having either been misplaced or destroyed, yet, as the following statement shows, there were many cases of sickness extending over a long series of years.

Members who had been continuously in receipt of sick pay for	Number of Cases.
20 years and upwards	17
15 to 19 years	17
10 to 14 "	69
9 "	22
8 "	37
7 "	66
6 "	66
5 "	82

In response to my appeal for the date at which the chronic sickness first commenced, some secretaries further supplied the cause to which the sickness was due, the most generally assigned reasons being limbs lost or broken through accident, blindness, lunacy, paralysis, rheumatism, &c. The amount of sick pay which had been already received by some of these members was

TABLE N.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).  
R. T. & C. Districts Combined.

The Total Weeks of Sickness, distributed in accordance with the duration of the Claims, of those Members who at any time during the Quinquennium experienced an illness of Twenty-six Weeks and upwards.

Age	Weeks of Sickness-claim for Illness of the following duration						Age
	First Six Months	Second Six Months	Second Twelve Months	Third Twelve Months	Remainder of Illness	TOTAL = Col. (m) of Table M	
	Weeks days	Weeks days	Weeks days	Weeks days	Weeks days	Weeks days	
18	149 2	32 0	...	...	...	181 2	18
19	620 4	148 0	20 0	...	...	788 4	19
	769 6	180 0	20 0	...	...	969 6	
20	1,344 0	544 5	239 1	...	52 0	2,179 6	20
21	1,980 3	901 0	356 2	34 0	52 0	3,323 5	21
22	3,032 4	1,466 2	488 3	75 6	75 6	5,139 0	22
23	3,090 3	1,668 3	716 0	212 1	111 6	5,798 6	23
24	3,999 1	1,756 5	799 1	132 3	201 2	6,888 5	24
	13,446 4	6,337 1	2,599 0	454 3	493 0	23,330 1	
25	4,117 4	2,273 5	1,067 2	357 1	246 6	8,062 4	25
26	3,831 5	2,170 0	1,478 6	482 4	397 0	8,360 1	26
27	4,261 4	2,602 4	1,320 2	805 1	777 3	9,767 0	27
28	4,594 5	2,451 1	1,473 5	604 1	1,066 2	10,190 0	28
29	5,026 4	2,696 6	1,348 6	559 4	1,384 1	11,016 0	29
	21,832 1	12,194 2	6,689 0	2,808 4	3,871 5	47,395 5	
30	5,710 0	2,792 5	1,397 0	534 4	1,365 3	11,799 5	30
31	4,601 2	2,898 1	2,076 4	628 4	1,592 0	11,796 4	31
32	5,439 0	2,882 5	1,821 5	964 3	2,102 6	13,210 5	32
33	5,463 2	3,147 5	1,983 5	1,232 4	2,546 1	14,373 3	33
34	6,387 4	3,598 6	2,060 1	958 6	2,902 3	15,907 6	34
	27,601 1	15,320 1	9,339 1	4,319 0	10,508 6	67,088 2	
35	6,323 0	3,562 6	2,679 0	1,281 5	3,092 4	16,939 1	35
36	6,016 3	3,563 2	2,330 6	978 3	2,896 1	15,785 1	36
37	5,755 6	3,510 0	1,977 2	1,201 6	2,876 2	15,321 2	37
38	5,585 2	3,165 0	2,255 4	847 4	2,640 4	14,494 0	38
39	5,998 1	3,718 4	2,735 5	1,035 4	2,917 2	16,405 2	39
	29,678 5	17,519 5	11,978 3	5,345 1	14,422 6	78,944 6	
40	5,653 5	3,218 0	2,949 3	1,335 3	2,835 4	15,992 1	40
41	6,020 3	3,604 0	2,129 6	1,322 0	3,466 1	16,542 3	41
42	5,118 1	3,277 0	2,564 3	953 5	3,427 0	15,340 2	42
43	5,896 4	3,196 3	2,001 2	1,277 6	3,631 4	16,003 5	43
44	4,664 6	3,284 6	2,447 1	1,128 4	3,754 3	15,279 6	44
	27,353 5	16,580 2	12,092 1	6,017 4	17,114 5	79,158 3	
45	5,110 4	2,915 5	2,214 3	1,439 2	3,746 6	15,426 6	45
46	5,015 5	3,155 1	1,928 0	1,213 6	3,808 1	15,120 6	46
47	5,116 5	3,007 6	2,562 5	761 4	3,781 1	15,230 0	47
48	4,289 3	3,016 2	1,782 0	1,601 1	3,296 6	13,985 5	48
49	3,959 2	2,136 6	1,484 3	907 5	3,337 4	11,825 6	49
	23,491 5	14,231 6	9,971 4	5,923 4	17,970 4	71,589 2	
50	4,017 6	2,643 6	1,444 2	887 4	3,159 1	12,152 5	50
51	4,299 5	2,449 3	1,734 2	945 0	3,267 1	12,695 4	51
52	4,331 5	2,867 2	1,969 2	1,206 3	3,397 1	13,771 6	52
53	4,141 0	2,519 3	2,440 0	998 5	4,293 4	14,392 5	53
54	3,963 0	2,479 4	2,078 1	1,612 4	4,643 0	14,776 2	54
	20,753 2	12,959 4	9,666 0	5,650 2	18,760 0	67,789 1	
55	3,865 3	2,658 2	2,633 5	1,353 0	4,300 0	14,810 3	55
56	3,229 1	2,110 0	2,215 4	1,533 4	4,587 0	13,675 2	56
57	3,509 5	2,143 2	1,462 3	1,418 1	4,405 3	12,939 0	57
58	3,362 0	2,589 1	2,030 3	1,161 0	3,723 2	12,865 6	58
59	3,376 6	2,187 5	2,119 5	1,404 2	3,520 0	12,608 4	59
	17,343 1	11,688 3	10,461 6	6,870 0	20,535 5	66,899 1	

Continued on next page.



TABLE N—(continued).

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

R. T. &amp; C. Districts Combined.

The Total Weeks of Sickness, distributed in accordance with the duration of the Claims, of those Members who at any time during the Quinquennium experienced an illness of Twenty-six Weeks and upwards.

Age	Weeks of Sickness-claim for Illness of the following duration						Age
	First Six Months	Second Six Months	Second Twelve Months	Third Twelve Months	Remainder of Illness	TOTAL = Col. (m) of Table M	
	Weeks days	Weeks days	Weeks days	Weeks days	Weeks days	Weeks days	
60	3,241 5	2,376 2	1,719 0	1,384 3	3,937 2	12,658 5	60
61	3,214 0	2,144 3	1,865 1	1,167 5	4,486 5	12,878 0	61
62	3,262 1	2,183 5	2,013 5	953 5	4,245 3	12,658 5	62
63	3,373 5	2,045 2	1,982 1	1,194 5	4,012 1	12,608 0	63
64	3,857 4	2,471 0	2,203 3	1,388 0	4,201 0	14,121 0	64
	16,949 1	11,220 5	9,783 3	6,088 4	20,882 4	64,924 3	
65	3,419 3	2,532 0	2,914 0	1,536 6	4,761 3	15,163 5	65
66	3,297 0	2,212 3	2,459 4	1,952 1	4,779 1	14,700 2	66
67	3,231 2	2,341 3	2,273 2	2,179 0	4,683 4	14,708 4	67
68	2,982 0	2,396 3	2,836 4	1,295 4	5,928 4	15,439 1	68
69	2,954 5	1,925 6	2,427 6	1,807 1	4,708 4	13,824 1	69
	15,884 3	11,408 1	12,911 2	8,770 5	24,861 2	73,835 6	
70	2,834 4	1,956 0	2,156 4	1,557 0	4,749 3	13,253 4	70
71	2,745 5	2,148 2	1,828 3	850 0	4,696 2	12,268 5	71
72	1,964 4	1,621 5	2,179 2	1,284 0	4,043 6	11,093 3	72
73	1,985 5	1,490 1	1,485 0	1,205 0	3,309 3	9,475 2	73
74	1,210 5	960 2	1,404 6	1,023 0	3,336 1	7,935 0	74
	10,741 2	8,176 3	9,054 1	5,919 0	20,135 1	54,026 0	
75	1,437 3	1,166 2	917 0	730 3	2,481 3	6,732 4	75
76	741 2	615 4	1,148 0	720 2	2,033 0	5,258 1	76
77	835 1	598 0	567 3	462 0	1,653 6	4,116 3	77
78	467 3	336 3	539 2	188 3	1,275 4	2,807 1	78
79	361 5	382 3	354 5	413 2	1,096 6	2,609 0	79
	3,843 0	3,098 5	3,526 3	2,514 3	8,540 5	21,523 2	
80	237 1	215 4	232 4	208 0	1,011 0	1,904 2	80
81	109 0	67 6	119 0	132 4	523 2	951 5	81
82	130 2	102 0	5 0	46 3	446 4	730 2	82
83	58 0	38 4	163 0	5 0	288 0	552 4	83
84	34 0	65 3	92 1	157 0	155 0	503 4	84
	568 3	489 3	611 5	549 0	2,423 6	4,642 3	
85	15 3	...	52 0	40 0	220 0	327 3	85
86	36 4	52 0	9 3	52 0	167 0	317 0	86
87	...	...	52 0	...	2 0	54 0	87
88	...	...	...	52 0	...	52 0	88
89	...	...	...	...	50 0	50 0	89
	52 0	52 0	113 3	144 0	439 0	800 3	
90	...	...	...	...	...	...	90
91	...	...	...	...	...	...	91
92	...	...	...	...	...	...	92
93	...	...	...	...	...	...	93
94	24 0	...	...	...	...	24 0	94
	24 0	...	...	...	...	24 0	
95	2 0	26 0	24 0	...	...	52 0	95
96	...	...	28 0	24 0	...	52 0	96
97	...	...	...	28 0	24 0	52 0	97
98	...	...	...	...	...	...	98
99	26 0	22 0	...	...	104 0	152 0	99
	28 0	48 0	52 0	52 0	128 0	308 0	
100	...	4 0	48 0	...	57 0	109 0	100
101	...	...	4 0	48 0	52 0	104 0	101
102	1 0	...	...	4 0	100 0	105 0	102
103	25 0	9 0	...	...	94 2	128 2	103
	26 0	13 0	52 0	52 0	303 2	446 2	
Totals	230,386 4	141,517 6	108,921 4	61,478 2	181,391 2	723,695 4	Totals

considerable, and to all appearances many would be upon the funds for the remainder of their lives.

Referring to Table N it will be observed that the 7,719 members who at any one period of the quinquennium (1871-1875) suffered from illness of a duration of 26 weeks or upwards, are accountable for the following weeks of sickness-claim.

		Total Weeks and Days of Sick-claims.
Sickness of a duration not exceeding 6 months	. . . . .	230,386 weeks 4 days
" " exceeding 6 but under 12 months	. . . . .	141,517 " 6 "
" " " 12 " 24 "	. . . . .	108,921 " 4 "
" " " 24 " 36 "	. . . . .	61,478 " 2 "
" " " 36 months, <i>i.e.</i> , 3 years	. . . . .	181,391 " 2 "
Total . . . . .		<u>723,695 weeks 4 days</u>

According to Table A (page 24) the total weeks of sickness experienced by the whole of the members embraced within this investigation was 1,769,035 weeks 4 days, and deducting from this amount the sickness due to the 7,719 members above referred to, it leaves a total of 1,045,340 weeks of sick-claim in respect of the members who only experienced sickness of a temporary character during the 5 years 1871-1875.

By aid of the facts exhibited in Tables B and N it is practicable to view the average weeks of sickness-claim per member per annum, distributed in accordance with the duration of the claim, and this is done in Table O.

The proportionate distribution of the sickness-claims varies considerably with the member's age, in early life as much as 93 per cent. of the total sickness being of a very temporary character, whereas as life advances, the quantity of temporary sick-claims rapidly diminishes to ultimately a minimum of 20 per cent. of the total sickness. From the results exhibited in this table have been deduced Tables P and Q which display for every age the average weeks of sick-claim per member per annum, distributed in accordance with the duration of the attacks of sickness, and also the proportionate distribution for each age of these various classes of sick-claim. The facts recorded in respect of protracted sickness after age 79 not being sufficiently numerous to justify detailed observation, after careful consideration of their general bearing it was determined to adopt the following hypothesis in respect of sickness from that age upwards.

That of every 100 weeks of sickness after age 79 the distribution would be as under.

Sickness of a duration not exceeding 6 months	. . . . .	20 weeks
" " exceeding 6 but under 12 months	. . . . .	14 "
" " " 12 " 24 "	. . . . .	16 "
" " " 24 months, <i>i.e.</i> , 2 years	. . . . .	50 "
Total . . . . .		<u>100 weeks</u>

TABLE O.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

The Average Weeks of Sickness-claim per Member per annum, distributed  
in accordance with the duration of the Claims.

Ages	The Average Weeks of Sickness-claim per annum per Member exposed to risk.						Ages
	First Six Months	Second Six Months	Second Twelve Months	Third Twelve Months	Remainder of Illness	TOTAL	
20-	'765	'035	'014	'002	'003	'819	20-
25-	'754	'047	'026	'011	'015	'853	25-
30-	'814	'060	'036	'017	'041	'968	30-
35-	'913	'084	'058	'026	'069	1'150	35-
40-	1'039	'107	'078	'039	'110	1'373	40-
45-	1'218	'145	'101	'060	'183	1'707	45-
50-	1'455	'223	'167	'097	'323	2'265	50-
55-	1'736	'348	'311	'204	'611	3'210	55-
60-	2'241	'550	'480	'299	1'024	4'594	60-
65-	2'977	'983	1'113	'756	2'142	7'971	65-
70-	3'652	1'577	1'746	1'141	3'883	11'999	70-
75-	4'323	2'338	2'660	1'897	6'444	17'662	75-

Proportionate Distribution of the Sickness-claims.							
20-	93'3	4'3	1'7	0'4	0'3	100'0	20-
25-	88'5	5'5	3'0	1'3	1'7	100'0	25-
30-	84'3	6'1	3'7	1'7	4'2	100'0	30-
35-	79'5	7'3	5'0	2'2	6'0	100'0	35-
40-	75'7	7'8	5'7	2'8	8'0	100'0	40-
45-	71'4	8'5	5'9	3'5	10'7	100'0	45-
50-	64'1	9'9	7'4	4'3	14'3	100'0	50-
55-	54'1	10'8	9'7	6'4	19'0	100'0	55-
60-	48'8	12'0	10'4	6'5	22'3	100'0	60-
65-	37'3	12'3	14'0	9'5	26'9	100'0	65-
70-	30'4	13'1	14'6	9'5	32'4	100'0	70-
75-	24'5	13'2	15'1	10'7	36'5	100'0	75-

TABLE P.  
ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).  
*R. T. & C. Districts Combined.*

The Average Weeks of Sickness-claim per Member per annum, distributed in accordance with the Duration of the Claims.  
(Adjusted.)

Age	The Average Weeks of Sickness-claim per Member exposed to risk.					Age
	First Six Months	Second Six Months	Second Twelve Months	Remainder of Illness	TOTAL = Adjusted Rate in Table H	
18	.847	.022	.004	.002	.875	18
19	.825	.024	.006	.004	.859	19
20	.804	.028	.008	.005	.845	20
21	.785	.031	.010	.007	.833	21
22	.768	.033	.012	.010	.823	22
23	.754	.036	.015	.011	.816	23
24	.746	.038	.018	.015	.817	24
25	.745	.041	.020	.018	.824	25
26	.748	.043	.022	.024	.837	26
27	.754	.046	.025	.028	.853	27
28	.762	.049	.027	.032	.870	28
29	.769	.051	.029	.038	.887	29
30	.777	.053	.031	.045	.906	30
31	.791	.056	.033	.051	.931	31
32	.811	.060	.036	.058	.965	32
33	.837	.064	.040	.066	1.007	33
34	.865	.069	.044	.074	1.052	34
35	.885	.074	.049	.081	1.089	35
36	.897	.079	.052	.089	1.117	36
37	.910	.083	.056	.096	1.145	37
38	.929	.087	.060	.105	1.181	38
39	.953	.092	.064	.114	1.223	39
40	.981	.097	.069	.125	1.272	40
41	1.013	.102	.073	.138	1.326	41
42	1.047	.108	.078	.152	1.385	42
43	1.081	.115	.083	.167	1.446	43
44	1.116	.122	.087	.185	1.510	44
45	1.154	.129	.092	.205	1.580	45
46	1.191	.138	.098	.226	1.653	46
47	1.222	.147	.104	.249	1.722	47
48	1.244	.156	.111	.272	1.783	48
49	1.266	.167	.120	.298	1.851	49
50	1.308	.181	.132	.332	1.953	50
51	1.378	.201	.149	.378	2.106	51
52	1.465	.225	.170	.439	2.299	52
53	1.553	.251	.195	.509	2.508	53
54	1.626	.278	.223	.585	2.712	54
55	1.677	.302	.251	.664	2.894	55
56	1.714	.324	.278	.737	3.053	56
57	1.752	.348	.304	.809	3.213	57
58	1.812	.377	.333	.888	3.410	58
59	1.893	.411	.364	.979	3.647	59
60	1.968	.445	.392	1.066	3.871	60
61	2.068	.489	.434	1.189	4.180	61
62	2.210	.549	.495	1.366	4.620	62
63	2.357	.617	.573	1.583	5.130	63
64	2.537	.701	.679	1.869	5.786	64
65	2.721	.798	.814	2.213	6.546	65
66	2.893	.899	.955	2.576	7.323	66
67	3.049	1.003	1.098	2.952	8.102	67
68	3.185	1.108	1.235	3.333	8.861	68
69	3.308	1.216	1.364	3.724	9.612	69
70	3.426	1.329	1.484	4.132	10.371	70
71	3.536	1.444	1.609	4.568	11.157	71
72	3.648	1.567	1.745	5.044	12.004	72
73	3.766	1.698	1.894	5.572	12.930	73
74	3.891	1.838	2.058	6.159	13.946	74
75	4.021	1.987	2.236	6.810	15.054	75
76	4.138	2.152	2.433	7.525	16.248	76
77	4.237	2.332	2.646	8.300	17.515	77
78	4.310	2.526	2.874	9.123	18.833	78
79	4.351	2.730	3.112	9.980	20.173	79

TABLE Q.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*The Proportional Distribution of the Weeks of Sickness-claim shown in Table P.  
(Adjusted.)

Age	The Proportional Distribution of the Weeks of Sickness-claim into,					Age
	First Six Months	Second Six Months	Second Twelve Months	Remainder of Illness	TOTAL	
18	96·85	2·50	0·50	0·15	100·00	18
19	95·98	2·85	0·69	0·48	100·00	19
20	95·12	3·26	0·89	0·73	100·00	20
21	94·23	3·67	1·17	0·93	100·00	21
22	93·30	4·05	1·48	1·17	100·00	22
23	92·35	4·41	1·79	1·45	100·00	23
24	91·37	4·71	2·17	1·75	100·00	24
25	90·36	4·96	2·42	2·26	100·00	25
26	89·39	5·18	2·66	2·77	100·00	26
27	88·45	5·39	2·89	3·27	100·00	27
28	87·54	5·58	3·10	3·78	100·00	28
29	86·65	5·74	3·28	4·33	100·00	29
30	85·79	5·87	3·43	4·91	100·00	30
31	84·91	6·02	3·60	5·47	100·00	31
32	84·02	6·19	3·78	6·01	100·00	32
33	83·11	6·38	3·98	6·53	100·00	33
34	82·18	6·59	4·21	7·02	100·00	34
35	81·25	6·83	4·46	7·46	100·00	35
36	80·35	7·04	4·69	7·92	100·00	36
37	79·49	7·22	4·91	8·38	100·00	37
38	78·67	7·38	5·10	8·85	100·00	38
39	77·89	7·50	5·26	9·35	100·00	39
40	77·14	7·59	5·39	9·88	100·00	40
41	76·37	7·69	5·51	10·43	100·00	41
42	75·57	7·80	5·62	11·01	100·00	42
43	74·75	7·92	5·71	11·62	100·00	43
44	73·91	8·05	5·78	12·26	100·00	44
45	73·05	8·19	5·83	12·93	100·00	45
46	72·06	8·36	5·93	13·65	100·00	46
47	70·96	8·55	6·06	14·43	100·00	47
48	69·74	8·76	6·24	15·26	100·00	48
49	68·42	9·01	6·47	16·10	100·00	49
50	67·00	9·29	6·75	16·96	100·00	50
51	65·43	9·55	7·07	17·95	100·00	51
52	63·73	9·79	7·41	19·07	100·00	52
53	61·91	10·02	7·79	20·28	100·00	53
54	59·97	10·24	8·21	21·58	100·00	54
55	57·94	10·43	8·68	22·95	100·00	55
56	56·13	10·63	9·10	24·14	100·00	56
57	54·53	10·84	9·46	25·17	100·00	57
58	53·12	11·05	9·76	26·07	100·00	58
59	51·90	11·27	9·98	26·85	100·00	59
60	50·84	11·50	10·14	27·52	100·00	60
61	49·47	11·71	10·38	28·44	100·00	61
62	47·83	11·88	10·72	29·57	100·00	62
63	45·94	12·02	11·16	30·88	100·00	63
64	43·84	12·12	11·73	32·31	100·00	64
65	41·56	12·19	12·43	33·82	100·00	65
66	39·50	12·28	13·04	35·18	100·00	66
67	37·63	12·38	13·55	36·44	100·00	67
68	35·94	12·51	13·93	37·62	100·00	68
69	34·42	12·65	14·19	38·74	100·00	69
70	33·04	12·81	14·31	39·84	100·00	70
71	31·69	12·95	14·42	40·94	100·00	71
72	30·39	13·05	14·54	42·02	100·00	72
73	29·13	13·13	14·65	43·09	100·00	73
74	27·90	13·18	14·75	44·17	100·00	74
75	26·71	13·20	14·86	45·23	100·00	75
76	25·47	13·24	14·97	46·32	100·00	76
77	24·19	13·31	15·11	47·39	100·00	77
78	22·88	13·41	15·26	48·45	100·00	78
79	21·57	13·54	15·43	49·46	100·00	79

Practically the Manchester Unity of Odd Fellows has tabulated the only data of recent years with which the results of the Foresters experience of protracted sickness can be compared, and even in this case the means of comparison are not altogether satisfactory. In determining the influence of continuous sickness upon the cost of sick pay, Mr. Ratcliffe, so far as can be judged from his reports, appears to have confined his investigation strictly to the original quinquennial return from which his facts were obtained, though this schedule did not afford any information as to when those attacks of sickness therein entered, which were in force at the date of the commencement of the investigation, first began. In fact he had to deal with difficulties of a precisely similar character to those already noticed in connection with the existing inquiry, but which obstacles have in the present case been fairly overcome by means of the additional particulars obtained from the branches (see special schedule, page 95). In the analysis of the experience for the Manchester Unity of Odd Fellows all continuous sickness occurring, for example, in the first six months of the first year embraced in the quinquennial return, has been treated as sickness which commenced on the 1st January of that year, though as has been already shown in another portion of this report (see page 96) most probably a large number of these members had been recipients of the allowance for periods varying from one to twenty years and upwards. The practical effect of this mode of treating the subject would be of course to throw a larger quantum of sickness upon the first period of claim than was actually the case. Bearing in mind this qualification, Tables R and S may be viewed, which respectively contain the results of the protracted sickness experience of the Manchester Unity of Odd Fellows for the five years 1856-1860, and for the later inquiry of 1866-1870.

The results contained in Tables R and S are condensed for sake of comparison in Abstract AA, and there is also shown the ratio of the experience for 1856-1860 to that of the subsequent investigation (1866-1870). It should not escape observation that so far as concerns these inquiries into the experience of the Manchester Unity of Odd Fellows there would appear to exist a tendency for the proportionate amount of sickness occurring in the earlier periods of claim to increase. This circumstance is well illustrated by reference to the proportionate distribution in each inquiry of the sickness exceeding a duration of two years, and demonstrates how necessary it is to be cautious in the employment of these ratios for the purpose of adjustments in the financial arrangements of friendly societies. It must be remembered that at the present time little can be predicated with certainty as to the duration of attacks of sickness, no data of any magnitude yet tabulated having gone as thoroughly into the question as could be desired. The deficiencies in the returns on which the present investigation is based, have fortunately been carefully remedied in the schedules your Order recently issued.

TABLE R.

THE MANCHESTER UNITY OF ODD FELLOWS (1856-1860).—R. T. &amp; C. Districts Combined.

The Average Weeks of Sickness-claim per Member per Annum, distributed in accordance with the Duration of the Claims.

(Adjusted.)

Age	The Average Weeks of Sickness-claim per Member exposed to risk.						Age
	First Six Months	Second Six Months	Third Six Months	Fourth Six Months	Remainder of Illness	TOTAL	
18	·7902	·0293	·0029	·0003	·0038	·8265	18
19	·7851	·0314	·0042	·0016	·0040	·8263	19
20	·7800	·0335	·0054	·0037	·0034	·8260	20
21	·7698	·0381	·0067	·0061	·0046	·8253	21
22	·7596	·0417	·0114	·0045	·0068	·8240	22
23	·7498	·0449	·0135	·0052	·0100	·8234	23
24	·7401	·0478	·0153	·0057	·0129	·8218	24
25	·7307	·0500	·0169	·0060	·0162	·8198	25
26	·7217	·0516	·0183	·0060	·0197	·8173	26
27	·7150	·0534	·0196	·0063	·0235	·8178	27
28	·7108	·0555	·0204	·0074	·0271	·8212	28
29	·7091	·0576	·0218	·0081	·0307	·8273	29
30	·7098	·0600	·0227	·0096	·0346	·8367	30
31	·7132	·0623	·0234	·0113	·0386	·8488	31
32	·7183	·0654	·0240	·0136	·0446	·8659	32
33	·7254	·0679	·0245	·0163	·0638	·8979	33
34	·7343	·0711	·0248	·0197	·0649	·9148	34
35	·7452	·0744	·0250	·0235	·0786	·9467	35
36	·7579	·0780	·0255	·0273	·0947	·9834	36
37	·7729	·0813	·0263	·0313	·1100	1·0218	37
38	·7903	·0838	·0289	·0338	·1252	1·0620	38
39	·8079	·0893	·0327	·0356	·1385	1·1040	39
40	·8319	·0900	·0379	·0363	·1517	1·1478	40
41	·8561	·0945	·0443	·0362	·1622	1·1933	41
42	·8828	·1020	·0499	·0365	·1712	1·2424	42
43	·9120	·1065	·0547	·0373	·1846	1·2951	43
44	·9436	·1141	·0587	·0385	·1963	1·3512	44
45	·9776	·1229	·0620	·0401	·2084	1·4110	45
46	1·0141	·1246	·0643	·0423	·2307	1·4760	46
47	1·0551	·1400	·0682	·0451	·2437	1·5521	47
48	1·1005	·1513	·0735	·0488	·2650	1·6391	48
49	1·1504	·1644	·0803	·0533	·2887	1·7371	49
50	1·2049	·1791	·0885	·0586	·3150	1·8461	50
51	1·2838	·1757	·0922	·0706	·3418	1·9641	51
52	1·3246	·2142	·1100	·0726	·3791	2·1005	52
53	1·3874	·2344	·1239	·0826	·4267	2·2550	53
54	1·4521	·2565	·1400	·0946	·4846	2·4278	54
55	1·5187	·2804	·1581	·1087	·5530	2·6189	55
56	1·5872	·3061	·1784	·1247	·6319	2·8283	56
57	1·6635	·2968	·2001	·1426	·7700	3·0730	57
58	1·7676	·3424	·2232	·1630	·8567	3·3529	58
59	1·8394	·4132	·2477	·1853	·9825	3·6681	59
60	1·9391	·4590	·2777	·2055	1·1432	4·0245	60
61	2·0465	·5100	·3010	·2358	1·3107	4·4040	61
62	2·1523	·5634	·3230	·2656	1·5107	4·8150	62
63	2·2565	·6136	·3574	·2812	1·7430	5·2517	63
64	2·3591	·6665	·3864	·3003	2·0016	5·7139	64
65	2·4601	·7201	·4160	·3370	2·2686	6·2018	65
66	2·5595	·7744	·4461	·3313	2·6039	6·7152	66
67	2·6736	·8399	·4921	·3613	2·9729	7·3398	67
68	2·8024	·9168	·5542	·4069	3·3954	8·0757	68
69	2·9858	·9650	·6322	·4681	3·8697	8·9208	69
70	3·1039	1·1045	·7262	·5448	4·3978	9·8772	70
71	3·2766	1·2154	·8362	·6414	4·9771	10·9467	71
72	3·4229	1·3179	·9357	·7196	5·5882	11·9843	72
73	3·5429	1·4120	1·0243	·7917	6·2189	12·9898	73
74	3·6366	1·4976	1·1023	·8536	6·8752	13·9653	74
75	3·7039	1·5749	1·1698	·9052	7·5550	14·9088	75
76	3·7447	1·6439	1·2265	·9466	8·2566	15·8183	76
77	3·7532	1·6955	1·2712	·9881	8·9832	16·6912	77
78	3·7296	1·7293	1·3037	1·0311	9·5339	17·3276	78
79	3·6736	1·7459	1·3240	1·0745	10·5094	18·3274	79

TABLE S.

THE MANCHESTER UNITY OF ODD FELLOWS (1866-1870).—R. T. &amp; C. Districts Combined.

The Average Weeks of Sickness-claim per Member per Annum, distributed in accordance with the Duration of the Claims.

(Adjusted.)

Age	The Average Weeks of Sickness-claim per Member exposed to risk.						Age
	First Six Months	Second Six Months	Third Six Months	Fourth Six Months	Remainder of Illness	TOTAL	
18	'6408	'0191	'0017	'0004	'0000	'6620	18
19	'6516	'0237	'0036	'0016	'0016	'6821	19
20	'6624	'0283	'0055	'0027	'0033	'7022	20
21	'6734	'0327	'0074	'0038	'0050	'7223	21
22	'6826	'0390	'0092	'0050	'0047	'7405	22
23	'6905	'0404	'0110	'0061	'0085	'7565	23
24	'6969	'0433	'0127	'0073	'0097	'7699	24
25	'7018	'0457	'0144	'0084	'0100	'7803	25
26	'7051	'0475	'0159	'0097	'0131	'7913	26
27	'7108	'0498	'0178	'0111	'0166	'8061	27
28	'7189	'0527	'0199	'0127	'0198	'8240	28
29	'7294	'0560	'0224	'0145	'0221	'8444	29
30	'7422	'0600	'0250	'0166	'0230	'8668	30
31	'7573	'0645	'0280	'0189	'0284	'8971	31
32	'7724	'0682	'0305	'0208	'0339	'9258	32
33	'7873	'0714	'0326	'0224	'0385	'9522	33
34	'8021	'0738	'0342	'0236	'0474	'9811	34
35	'8168	'0756	'0353	'0246	'0592	1'0115	35
36	'8313	'0767	'0360	'0251	'0648	1'0339	36
37	'8478	'0791	'0375	'0262	'0707	1'0613	37
38	'8660	'0833	'0397	'0280	'0786	1'0956	38
39	'8861	'0889	'0428	'0303	'0846	1'1327	39
40	'9081	'0961	'0466	'0332	'0907	1'1747	40
41	'9318	'1049	'0514	'0365	'0971	1'2217	41
42	'9587	'1142	'0565	'0407	'1065	1'2766	42
43	'9888	'1240	'0624	'0454	'1189	1'3395	43
44	1'0221	'1341	'0690	'0506	'1346	1'4104	44
45	1'0585	'1449	'0762	'0563	'1534	1'4893	45
46	1'0980	'1561	'0839	'0628	'1753	1'5761	46
47	1'1413	'1685	'0919	'0694	'1984	1'6695	47
48	1'1885	'1817	'1000	'0763	'2228	1'7693	48
49	1'2395	'1960	'1084	'0832	'2487	1'8758	49
50	1'2944	'2113	'1170	'0903	'2757	1'9887	50
51	1'3531	'2275	'1259	'0975	'3042	2'1082	51
52	1'4169	'2460	'1370	'1065	'3155	2'2219	52
53	1'4859	'2668	'1504	'1174	'3694	2'3899	53
54	1'5601	'2898	'1659	'1302	'4063	2'5523	54
55	1'6395	'3150	'1836	'1449	'4458	2'7288	55
56	1'7240	'3425	'2034	'1616	'4882	2'9197	56
57	1'8167	'3756	'2272	'1816	'5444	3'1455	57
58	1'9176	'4142	'2548	'2048	'6150	3'4064	58
59	2'0265	'4585	'2864	'2314	'6995	3'7023	59
60	2'1436	'5084	'3218	'2614	'7980	4'0332	60
61	2'2687	'5639	'3610	'2947	'9108	4'3991	61
62	2'4052	'6280	'4060	'3328	'1'0368	4'8088	62
63	2'5530	'7006	'4566	'3756	'1'1766	5'2624	63
64	2'7121	'7819	'5149	'4212	'1'3297	5'7598	64
65	2'8825	'8718	'5749	'4756	'1'4962	6'3010	65
66	3'0641	'9703	'6426	'5328	'1'6764	6'8862	66
67	3'2346	'1'0746	'7239	'6019	'1'9219	7'5569	67
68	3'3940	'1'1845	'8189	'6829	'2'2328	8'3131	68
69	3'5424	'1'3001	'9276	'7758	'2'6091	9'1550	69
70	3'6797	'1'4213	'1'0500	'8807	'3'0507	10'0824	70
71	3'8059	'1'5481	'1'1860	'9975	'3'5578	11'0953	71
72	3'9101	'1'6751	'1'3137	'1'1089	'4'0930	12'1008	72
73	3'9956	'1'7988	'1'4331	'1'2149	'4'6567	13'0991	73
74	4'0619	'1'9199	'1'5442	'1'3156	'5'2483	14'0899	74
75	4'1048	'2'0424	'1'6470	'1'4108	'5'8685	15'0735	75
76	4'1304	'2'1602	'1'7414	'1'5008	'6'5169	16'0497	76
77	4'1297	'2'2812	'1'8234	'1'5793	'7'2886	17'1022	77
78	4'1043	'2'4038	'1'8929	'1'6465	'8'1836	18'2311	78
79	4'0539	'2'5282	'1'9499	'1'7122	'9'1921	19'4363	79



## ABSTRACT AA.

THE PROTRACTED SICKNESS EXPERIENCE OF THE MANCHESTER  
UNITY OF ODD FELLOWS.

The Weeks of Sickness-claim in various periods of Years, distributed in accordance  
with the Duration of the Claims.

		The Amount of Sickness in each Period of Years, experienced in Weeks.						
From Age		First Six Months.	Second Six Months.	Third Six Months.	Fourth Six Months.	Remainder of Illness.	TOTAL.	From Age
Five Years 1856-1860.	20 to 25	3'80	'21	'05	'02	'04	4'12	20 to 25
	25 " 30	3'59	'27	'10	'03	'11	4'10	25 " 30
	30 " 35	3'60	'33	'12	'07	'24	4'36	30 " 35
	35 " 40	3'87	'41	'14	'15	'55	5'12	35 " 40
	40 " 45	4'43	'51	'24	'18	'87	6'23	40 " 45
	45 " 50	5'30	'70	'35	'23	1'24	7'82	45 " 50
	50 " 55	6'65	1'06	'55	'38	1'95	10'59	50 " 55
	55 " 60	8'38	1'64	1'01	'72	3'79	15'54	55 " 60
	60 " 65	10'75	2'81	1'65	1'29	7'71	24'21	60 " 65
	65 " 70	13'48	4'22	2'54	1'90	15'11	37'25	65 " 70
70 " 75	16'98	6'55	4'62	3'55	28'06	59'76	70 " 75	
75 " 80	18'60	8'39	6'29	4'95	44'84	83'07	75 " 80	
Five Years 1866-1870.	20 to 25	3'41	'18	'05	'02	'03	3'69	20 to 25
	25 " 30	3'57	'25	'09	'06	'08	4'05	25 " 30
	30 " 35	3'86	'34	'15	'10	'17	4'62	30 " 35
	35 " 40	4'25	'40	'19	'13	'36	5'33	35 " 40
	40 " 45	4'81	'57	'28	'21	'55	6'42	40 " 45
	45 " 50	5'72	'85	'46	'35	1'00	8'33	45 " 50
	50 " 55	7'11	1'24	'70	'54	1'67	11'26	50 " 55
	55 " 60	9'12	1'91	1'16	'92	2'79	15'90	55 " 60
	60 " 65	12'08	3'18	2'06	1'69	5'25	24'26	60 " 65
	65 " 70	16'12	5'40	3'69	3'07	9'93	38'21	65 " 70
70 " 75	19'45	8'36	6'53	5'52	20'61	60'47	70 " 75	
75 " 80	20'52	11'42	9'05	7'85	37'05	85'89	75 " 80	
<b>The ratio of the Experience for 1856-1860 to that for the Five Years 1866-1870.</b>								
20 to 25	1'11	1'17	1'00	1'00	1'33	1'12	20 to 25	
25 " 30	1'01	1'08	1'11	'50	1'38	1'01	25 " 30	
30 " 35	'93	'97	'80	'70	1'41	'94	30 " 35	
35 " 40	'91	1'02	'74	1'15	1'53	'96	35 " 40	
40 " 45	'92	'89	'86	'86	1'58	'97	40 " 45	
45 " 50	'93	'82	'76	'66	1'24	'93	45 " 50	
50 " 55	'94	'85	'79	'70	1'17	'94	50 " 55	
55 " 60	'92	'86	'87	'78	1'36	'98	55 " 60	
60 " 65	'89	'88	'80	'76	1'47	1'00	60 " 65	
65 " 70	'84	'78	'69	'62	1'52	'97	65 " 70	
70 " 75	'87	'78	'71	'64	1'36	'99	70 " 75	
75 " 80	'91	'73	'70	'63	1'21	'97	75 " 80	

A comparison is instituted in Table T between the rates of sickness when distributed in accordance with the duration of the claims as deduced from the experience (1866-1870) of the Manchester Unity of Odd Fellows, and the results of this investigation of the Ancient Order of Foresters,

TABLE T.

The Weeks of Sickness-claim in various periods of Years, distributed in accordance with the Duration of the Claims.

From Age	The Amount of Sickness in each period of Years, expressed in Weeks					From Age
	First Six Months	Second Six Months	Second Twelve Months	Remainder of Illness	TOTAL	
<b>The Manchester Unity of Odd Fellows, 1866-1870.</b>						
20 to 25	3'41	'18	'07	'03	3'69	20 to 25
25 " 30	3'57	'25	'15	'08	4'05	25 " 30
30 " 35	3'86	'34	'25	'17	4'62	30 " 35
35 " 40	4'25	'40	'32	'36	5'33	35 " 40
40 " 45	4'81	'57	'49	'55	6'42	40 " 45
45 " 50	5'72	'85	'81	1'00	8'38	45 " 50
50 " 55	7'11	1'24	1'24	1'67	11'26	50 " 55
55 " 60	9'12	1'91	2'08	2'79	15'90	55 " 60
60 " 65	12'08	3'18	3'75	5'25	24'26	60 " 65
65 " 70	16'12	5'40	6'76	9'93	38'21	65 " 70
70 " 75	19'45	8'36	12'05	20'61	60'47	70 " 75
75 " 80	20'52	11'42	16'90	37'05	85'89	75 " 80
<b>The Ancient Order of Foresters, 1871-1875.</b>						
20 to 25	3'85	'17	'06	'05	4'13	20 to 25
25 " 30	3'78	'23	'12	'14	4'27	25 " 30
30 " 35	4'08	'30	'19	'29	4'86	30 " 35
35 " 40	4'57	'42	'28	'49	5'76	35 " 40
40 " 45	5'24	'54	'39	'77	6'94	40 " 45
45 " 50	6'08	'74	'52	1'25	8'59	45 " 50
50 " 55	7'33	1'14	'87	2'24	11'58	50 " 55
55 " 60	8'85	1'76	1'53	4'08	16'22	55 " 60
60 " 65	11'14	2'80	2'57	7'08	23'59	60 " 65
65 " 70	15'16	5'02	5'46	14'80	40'44	65 " 70
70 " 75	18'27	7'88	8'79	25'47	60'41	70 " 75
75 " 80	21'06	11'72	13'30	41'74	87'82	75 " 80
<b>The ratio of the Odd Fellows to the Foresters Experience.</b>						
20 to 25	'89	1'06	1'17	'60	'89	20 to 25
25 " 30	'94	1'09	1'25	'57	'95	25 " 30
30 " 35	'95	1'13	1'32	'59	'95	30 " 35
35 " 40	'93	'95	1'14	'73	'93	35 " 40
40 " 45	'92	1'06	1'26	'71	'92	40 " 45
45 " 50	'94	1'15	1'56	'80	'98	45 " 50
50 " 55	'97	1'09	1'43	'75	'97	50 " 55
55 " 60	1'03	1'09	1'36	'68	'98	55 " 60
60 " 65	1'08	1'14	1'46	'74	1'03	60 " 65
65 " 70	1'06	1'08	1'24	'67	'94	65 " 70
70 " 75	1'06	1'06	1'37	'81	1'00	70 " 75
75 " 80	'97	'97	1'27	'89	'98	75 " 80

From the more exact method adapted in the present investigation of distributing the weeks of sick claim into their respective periods of duration, it follows that in your data the proportionate amount of long protracted illness exceeds the results obtained in the Manchester Unity of Odd Fellows experience. Omitting all sickness in respect of a duration not exceeding six

months, the differences between the results of the two data, so far as regards the aggregate sickness remaining, are not great. Viewing the ratio of the two experiences for sickness of a temporary character, *i.e.*, under six months in duration, it should not escape observation that at most ages the difference in the results closely approximates to the differences for the whole weeks of sick claim irrespective of duration; thus showing that the slight excess of sickness in the Foresters over the Odd Fellows data is due to the sick claims occurring among the former body in the first six months of illness. With the extended knowledge now obtained on the subject of protracted sickness, it will be possible to determine with more exactitude than has hitherto been feasible, the operation of rules restricting the duration of the sick pay in friendly societies.

The questions of secession and the reduction of the sickness allowance in protracted illness have already been dealt with, and the experience cards taken out from the original returns were filled up in view of an inquiry into the comparative health of different occupations, but bearing in mind the time and expense such an additional analysis of the facts would entail, it has been deemed judicious to let this important branch of the subject stand over for the present, and, if thought advisable, to take it up at some future date.

It would have been instructive also to determine what is the effect of duration of membership on the mortality and sickness experienced. The age of the Court would likewise be not without some influence, for presumably as the Court grows older its officials should become more efficient, which would show itself in its sickness and mortality experience in several ways. Further, the sickness prevailing among those seceding as compared with that for the remainder of the members would be a branch of inquiry worth more full investigation. However, these and other points can, if thought advisable, be taken up subsequently from either the results of the present returns, or from the more recent and complete ones which the Order now possesses for the five years 1876-1880.

In the Appendix to this Report (Tables 1 to 4) is given an additional summary of the mortality and sickness investigations contained in Tables C, D, E, and F. The object of presenting the facts in these groups of ages is that comparisons can be then drawn with the local mortality, &c., experience of the district, as contained in the valuable reports issued by the Registrar General of Births, Deaths, and Marriages, which will in many instances prove useful, and more particularly so when the experience of a society is of an abnormal character.

## MONETARY VALUES.

So far this report has dealt with, first, the actual mortality, sickness, and withdrawal experience of the Ancient Order of Foresters Friendly Society for the five years 1871-1875, and then with the adjustment of these results and the deduction from them of such rates of mortality, sickness, and withdrawal as would be of use in the practical operations of the branches comprising the Order. Further, the conclusions drawn from the present investigation have been compared with the results of other inquiries of a similar character. It only remains, therefore, to present monetary tables founded on the data this report submits for the consideration of the Order.

In the determination of the cost of the benefits which friendly societies usually undertake, in addition to the probabilities of death, sickness, &c., appertaining to the special risk under consideration, another element, viz., interest, enters into the account. What rate of interest should properly be employed in connection with the financial arrangements of a friendly society only comes incidentally within the scope of this report, and so far as concerns any particular society this matter must plainly be resolved by the special circumstances of the case. It may, however, be affirmed generally, that as regards the rates of subscription members are called upon to pay in respect of their benefits, in 99 societies out of 100, a 3 per cent. rate of interest is the proper basis to assume in their computation. Possibly under exceptional conditions a higher rate of interest may be justified, and therefore the tables appended to this report have made due provision for such instances. The rates of subscription having been settled, the next occasion on which the question of interest would arise would probably be in respect of the determination of the society's financial position, and here points of a complex character calling for serious consideration at once present themselves. The rate of interest to be employed in the valuation of a society should be determined not merely by a view of the circumstances affecting the individual society, but due regard should be paid to those influences outside its immediate sphere which concern the value of money in all commercial transactions. A practice I notice is springing up among those unskilled in financial matters to employ too readily in the valuation of friendly societies a rate of interest in excess of the normal standard (3 per cent.), and it is to be feared much mischief will result from this action. Whilst little harm can ultimately ensue from the assumption in a valuation of a rate of interest somewhat lower

than perhaps for a period, the society may be realising, much positive evil may result from the adoption of a rate of interest higher than what in course of time the society will be enabled to maintain. In the latter case by diminishing the reserve fund requisite on valuation, fanciful profits are created, and if, as very probably will be the case, a portion of this assumed surplus is appropriated, it is not difficult to foresee the harm which sooner or later will result. Instances of societies could be adduced in which the hardships experienced by those members who survived longest have been considerable, and this from the injudicious and inequitable lavishness with which predeceased members had been treated. Far the wisest and safest course for a friendly society to follow is not to share any profits resulting from the favourable character of the society's investments, until such profits have actually accrued; if this principle had always been followed many a society would now be in a much better financial condition than it is. Not only is this plan simple enough and such as could be understood by any member, but it would be the means of continually bringing home to the management the advantages resulting from an efficient control of the society's funds. For example, supposing that the contracts between the members and their society, as represented by the subscriptions payable, are based upon a 3 per cent. rate of interest, and that at the end of say five years it was found that the revenue from interest was at a rate, taken of course on the whole of the society's funds and not merely on its investments, in excess of this amount, then after retaining a portion of this excess to meet possible losses of capital in the future, the remainder might fairly be deemed applicable for either increasing the benefits or decreasing the contributions of members. It is essential to retain as a reserve fund a portion of this excess interest, for speaking generally the higher the rate of interest yielded by any investment the greater the risk incurred by the capital, and this contingency must of course be provided against. That societies have by judicious and skilful investment of their accumulated moneys benefited their members considerably is well known, and that similar results may in future be attained, is probably quite true; and for such cases no doubt monetary tables at interest higher than 3 per cent. are extremely useful. Similar tables would also be of real practical value when, from the necessities of the society's finances, it is essential for a readjustment of the risks to specially provide for the accumulation of its money at a rate of interest somewhat above the average. The complex character of the question as to what rates of interest may be employed in the computation of monetary tables for the general use of friendly societies, is not diminished by the fact, clear to all who watch the movements of the money market, that the rate of interest in this country is gradually falling. Securities which a few years since might have been trusted to produce from 4 to  $4\frac{1}{2}$  per cent. interest, now

only yield  $3\frac{3}{4}$  to 4 per cent. The fact also that several times recently consols have been above par will not have escaped the observation of those concerned in the management of friendly societies. When it is remembered that in the valuation of a society's risks, contracts are discounted for periods varying from 1 to 80 years, the full extent of these considerations can be better appreciated. It may safely be affirmed that in 9 cases out of 10 the proper rate of interest for the valuation of a friendly society is 3 per cent., and bearing in mind the points to which I have above alluded, and in addition thereto the knowledge of the general conduct of friendly societies which I have acquired during my professional career, I have, after the most careful deliberation, arrived at the conclusion that it would be injudicious to adopt in the valuation of friendly societies a rate of interest greater than 4 per cent. Consequently in the tables appended to this report interest has been assumed at the rates of 3,  $3\frac{1}{2}$ , and 4 per cent.

It is unnecessary in this report to deal separately with each one of the large number of tables annexed thereto; abstracts of the more important results will suffice.

Table I displays for the Rural, Town, and City Districts separately, and the Three Districts Combined, the following values of annuities of £1, viz.:—

- (a) £1 per annum for the Whole of Life.
- (b) „ „ until attaining either 60, 65, or 70 years of age.
- (c) „ „ commencing at either 60, 65, or 70 years of age.

It will be observed that all the annuity values in the table are “complete;” that is to say, the annuity is payable until the moment of death, or the attainment of a pre-arranged age.

The extent to which occupation and locality influence the values is measured by viewing the divergencies in the cost of an annuity at any given age in each of the districts separately, which can easily be done in Abstract A.B.

It should not escape notice how much the cost of a superannuation allowance is decreased by postponing for a few years the age for its commencement, as is exemplified in the relative value of a deferred annuity at age 60 compared with the cost of a similar benefit 5 or 10 years later in life. Reference to Table I (pages 64–71) affords the explanation of this fact, for on turning to the table it will be observed how rapidly in advanced life the members drop off by death.

## ABSTRACT A.B.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

The Values of Annuities (complete) of £1.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Rural Districts	Town Districts	City Districts	Three Districts Combined	Age
<b>Annuity for the Whole of Life</b>					
20	22'643	22'045	21'341	21'960	20
25	21'632	21'015	20'314	20'921	25
30	20'443	19'755	19'061	19'684	30
35	19'140	18'409	17'672	18'339	35
40	17'700	16'941	16'259	16'911	40
45	16'081	15'375	14'723	15'356	45
50	14'329	13'713	13'138	13'718	
<b>Annuity ceasing at Age 60</b>					
20	20'625	20'268	19'786	20'192	20
25	19'215	18'879	18'433	18'794	25
30	17'547	17'189	16'786	17'124	30
35	15'649	15'301	14'902	15'237	35
40	13'465	13'146	12'837	13'112	40
45	10'908	10'681	10'444	10'652	45
50	7'922	7'809	7'669	7'790	50
<b>Annuity ceasing at Age 65</b>					
20	21'438	21'007	20'450	20'923	20
25	20'189	19'767	19'236	19'673	25
30	18'713	18'256	17'757	18'182	30
35	17'055	16'594	16'084	16'519	35
40	15'171	14'724	14'297	14'682	40
45	12'992	12'633	12'270	12'596	45
50	10'503	10'264	10'003	10'240	50
<b>Annuity ceasing at Age 70</b>					
20	22'004	21'503	20'888	21'417	20
25	20'867	20'363	19'766	20'268	25
30	19'526	18'972	18'398	18'898	30
35	18'034	17'461	16'865	17'386	35
40	16'359	15'783	15'262	15'744	40
45	14'443	13'942	13'476	13'911	45
50	12'300	11'911	11'545	11'897	50
<b>Annuity commencing at Age 60</b>					
20	2'018	1'777	1'555	1'768	20
25	2'417	2'136	1'881	2'127	25
30	2'896	2'566	2'275	2'560	30
35	3'491	3'108	2'770	3'102	35
40	4'235	3'795	3'422	3'799	40
45	5'173	4'694	4'279	4'704	45
50	6'407	5'904	5'469	5'928	50
<b>Annuity commencing at Age 65</b>					
20	1'205	1'038	'891	1'037	20
25	1'443	1'248	1'078	1'248	25
30	1'730	1'499	1'304	1'502	30
35	2'085	1'815	1'588	1'820	35
40	2'529	2'217	1'962	2'229	40
45	3'089	2'742	2'453	2'760	45
50	3'826	3'449	3'135	3'478	50
<b>Annuity commencing at Age 70</b>					
20	'639	'542	'453	'543	20
25	'765	'652	'548	'653	25
30	'917	'783	'663	'786	30
35	1'106	'948	'807	'953	35
40	1'341	1'158	'997	1'167	40
45	1'638	1'433	1'247	1'445	45
50	2'029	1'802	1'593	1'821	50

Table II exhibits the value of £1 payable at the date of death, and also the premium per annum payable by weekly or monthly instalments either throughout life, or until age 60, 65, or 70, to assure this allowance. The variation in the premiums for the different districts is shown in the following abstract, which deals with an assurance for £10 at death.

**ABSTRACT A.C.**

**ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).**

**The Values of Assurances of £10 at Death.**

INTEREST **3** PER CENT.

INTEREST **3** PER CENT.

Age	Rural Districts	Town Districts	City Districts	Three Districts Combined	Age
<b>The Single Premium for £10 at Death.</b>					
20	3'308	3'485	3'693	3'510	20
25	3'607	3'789	3'996	3'817	25
30	3'958	4'162	4'367	4'182	30
35	4'343	4'559	4'777	4'580	35
40	4'769	4'993	5'195	5'002	40
45	5'248	5'456	5'649	5'462	45
50	5'766	5'948	6'118	5'946	50
<b>The Annual Premium payable until Death for £10 at Death.</b>					
20	'146	'158	'173	'160	20
25	'167	'180	'197	'182	25
30	'194	'211	'229	'212	30
35	'227	'248	'270	'250	35
40	'269	'295	'320	'296	40
45	'326	'355	'384	'356	45
50	'402	'434	'466	'434	50
<b>The Annual Premium payable until Age 60 for £10 at Death.</b>					
20	'160	'172	'187	'174	20
25	'188	'201	'217	'203	25
30	'226	'242	'260	'244	30
35	'278	'298	'321	'301	35
40	'354	'380	'405	'382	40
45	'481	'511	'541	'513	45
50	'728	'762	'798	'763	50
<b>The Annual Premium payable until Age 65 for £10 at Death.</b>					
20	'154	'166	'181	'168	20
25	'179	'192	'208	'194	25
30	'212	'228	'246	'230	30
35	'255	'275	'297	'277	35
40	'314	'339	'363	'341	40
45	'404	'432	'460	'434	45
50	'549	'580	'612	'581	50
<b>The Annual Premium payable until Age 70 for £10 at Death.</b>					
20	'150	'162	'177	'164	20
25	'173	'186	'202	'188	25
30	'203	'219	'237	'221	30
35	'241	'261	'283	'263	35
40	'292	'316	'340	'318	40
45	'363	'391	'419	'393	45
50	'469	'499	'530	'500	50



The values of sickness allowances of £1 per week payable throughout the whole of life, or until attaining 60, 65, or 70 years of age, but subject to no reduction of the allowance in protracted illness, are given in Table III, and Abstract A.D presents specimen rates.

**ABSTRACT A.D.**

**ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).**

**The Values of Sickness Allowances of £1 per Week.**

INTEREST **3** PER CENT.

INTEREST **3** PER CENT.

Age	Single Premium				Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	Rural Districts	Town Districts	City Districts	Three Districts Combined	Rural Districts	Town Districts	City Districts	Three Districts Combined	
<b>Sickness Allowance for the Whole of Life</b>					<b>Sickness Allowance for the Whole of Life</b>				
20	40'964	43'429	40'427	41'639	1'809	1'970	1'894	1'896	20
25	44'635	47'532	44'255	45'527	2'063	2'262	2'179	2'176	25
30	48'933	52'259	48'802	50'086	2'394	2'645	2'560	2'545	30
35	53'952	57'831	53'855	55'335	2'819	3'141	3'047	3'017	35
40	59'576	64'361	59'661	61'361	3'366	3'800	3'669	3'628	40
45	65'987	71'913	66'091	68'202	4'103	4'677	4'489	4'441	45
50	73'536	80'660	73'666	76'229	5'132	5'882	5'607	5'557	50
<b>Sickness Allowance ceasing at Age 60</b>					<b>Sickness Allowance and Premium ceasing at Age 60</b>				
20	23'380	25'637	26'260	25'244	1'134	1'265	1'327	1'250	20
25	23'580	26'140	27'113	25'805	1'227	1'385	1'471	1'373	25
30	23'699	26'562	28'069	26'352	1'351	1'545	1'672	1'539	30
35	23'535	26'709	28'616	26'567	1'504	1'746	1'920	1'744	35
40	22'678	26'357	28'479	26'132	1'684	2'005	2'219	1'993	40
45	20'915	24'903	27'092	24'586	1'917	2'332	2'594	2'308	45
50	17'719	21'531	23'829	21'261	2'237	2'757	3'107	2'729	50
<b>Sickness Allowance ceasing at Age 65</b>					<b>Sickness Allowance and Premium ceasing at Age 65</b>				
20	26'788	29'348	29'630	28'709	1'250	1'397	1'449	1'372	20
25	27'661	30'602	31'191	29'974	1'370	1'548	1'622	1'524	25
30	28'590	31'922	33'001	31'368	1'528	1'749	1'858	1'725	30
35	29'431	33'201	34'620	32'647	1'726	2'001	2'152	1'976	35
40	29'831	34'285	35'897	33'578	1'966	2'328	2'511	2'287	40
45	29'652	34'710	36'370	33'804	2'282	2'748	2'964	2'684	45
50	28'538	33'866	35'685	32'879	2'717	3'299	3'567	3'211	50
<b>Sickness Allowance ceasing at Age 70</b>					<b>Sickness Allowance and Premium ceasing at Age 70</b>				
20	30'946	33'981	33'187	32'757	1'406	1'580	1'589	1'529	20
25	32'639	36'173	35'494	34'843	1'564	1'776	1'796	1'719	25
30	34'557	38'614	38'206	37'228	1'770	2'035	2'077	1'970	30
35	36'623	41'305	40'956	39'750	2'031	2'366	2'428	2'286	35
40	38'555	44'181	43'725	42'276	2'357	2'799	2'865	2'685	40
45	40'308	46'951	46'160	44'573	2'791	3'368	3'425	3'204	45
50	41'736	49'263	48'196	46'450	3'393	4'136	4'175	3'904	50

In Table IV the superannuation question is dealt with, and there is shown the premium per annum payable by weekly or monthly instalments to provide an annuity of 2s. per week. The relative cost of a pension at 60, 65, or 70 years of age Abstract A.E displays.

### ABSTRACT A.E.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

Premium per annum, Payable by Weekly or Monthly Instalments, to assure a Deferred Annuity of Two Shillings per Week, the Premium to cease on attaining the Age at which the Annuity commences.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Rural Districts	Town Districts	City Districts	Three Districts Combined	Age
<b>Annuity commencing, and Premium ceasing, at Age 60</b>					
20	'509	'456	'409	'455	20
25	'654	'588	'531	'588	25
30	'858	'776	'705	'777	30
35	1'160	1'056	'966	1'059	35
40	1'636	1'501	1'386	1'507	40
45	2'466	2'285	2'131	2'296	45
50	4'205	3'932	3'708	3'957	50
<b>Annuity commencing, and Premium ceasing, at Age 65</b>					
20	'292	'257	'227	'258	20
25	'372	'328	'292	'330	25
30	'481	'427	'382	'430	30
35	'636	'569	'513	'573	35
40	'867	'783	'713	'789	40
45	1'236	1'129	1'040	1'139	45
50	1'894	1'747	1'630	1'766	50
<b>Annuity commencing, and Premium ceasing, at Age 70</b>					
20	'151	'131	'113	'132	20
25	'191	'166	'144	'168	25
30	'244	'215	'187	'216	30
35	'319	'282	'249	'285	35
40	'426	'382	'340	'385	40
45	'590	'534	'481	'540	45
50	'858	'787	'718	'796	50

By aid of the figures in this abstract, and of those presented in Abstract A.D, the cost of a sickness benefit to age 60, 65, or 70, and then a superannuation allowance, can be readily compared with the premium requisite to provide a sickness benefit for the whole of life. The advantages of the former method of assurance are so considerable, that when practicable it should certainly be adopted; and that it is in every way practicable when provision for the respective benefits is made early in life, an examination of the figures given in the tables will demonstrate. Compare for example the cost of a sickness allowance of 10s. per week for the whole of life (no reduction of pay in protracted illness), and the premium for a sickness benefit of 10s. per week until age 70 (no reduction of pay in protracted illness), and

then a pension of 5*s.* per week. These risks can be easily computed from the abstracts above referred to.

The Premium per Annum Payable by Weekly or Monthly Instalments to insure the following Benefits.								
Member's Age at Entrance	A Sickness Allowance of 10 <i>s.</i> per Week until Age 70 and then a Pension of 5 <i>s.</i> per Week	A Sickness Allowance of 10 <i>s.</i> per Week for the Whole of Life		Difference				
		<i>s.</i>	<i>d.</i>	<i>s.</i>	<i>d.</i>			
20	1'094=	21	10½	18	11½	146=	2	11
25	1'279=	25	7	21	9¼	191=	3	9¾
30	1'525=	30	6	25	5¼	253=	5	0¼

The greater cost of the combination of sickness and annuity benefits is mainly attributable to the fact that at age 70, a permanent pension of one-half the sickness allowance entails a liability larger than that due to the whole of life sick pay at this age, for it will be observed on turning to Table H that not until age 85 do one-half of the members practically become permanently sick. However, there is no absolute reason why the pension should be in the proportion of exactly one-half the sickness allowance, and accordingly it is merely a matter of adjustment to equalise the cost of the respective benefits. It is to be remembered that by combining a temporary sickness allowance with a deferred annuity, the members benefit, first, by the cessation of all payments to the society from the period when the annuity commences, and, secondly, by being relieved from all vexatious restrictions on their right to do some slight labour in their old age if their state of health permits, a privilege which for their own safeguard many societies find necessary to restrict when the member is assured against inability to labour. On the other hand the society escapes the difficult and unenviable task of determining in advanced life whether or no a member's incapacity for labour is such as strictly to qualify him for the sickness allowance, or whether this incapacity arises from the inability naturally attendant upon old age, and which it is not within the intention of the society to provide against. The attempt to meet this difficulty made by those societies which allow a member at this time of life to draw a portion of the sickness allowance and to do what work he can get, is not successful in its results, and has been a fruitful source of imposition.

Table V is concerned with those risks which are dependent upon the joint lives of husband and wife, and in the computation of these tables it was requisite to assume, in the absence of precise knowledge, first, that the wives were of the same ages as the husbands, and secondly that their mortality was identical. These assumptions will not interfere with the practical usefulness of the tables. That column in them exhibiting the value of an annuity to the wife after the husband's death, should with proper restrictions for the assumed age and mortality of the wives prove useful to Widow and Orphans' Funds.

## ABSTRACT A.F.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

*R. T. & C. Districts Combined.*

Single and Annual Premiums at different Rates of Interest.

Age	Single Premium			Premium per Annum—payable by Weekly or Monthly Instalments			Age
	3 per Cent. Interest	3½ per Cent. Interest	4 per Cent. Interest	3 per Cent. Interest	3½ per Cent. Interest	4 per Cent. Interest	
<b>Annuity (complete) of £1 Whole of Life</b>							
20	21'960	20'233	18'728				20
25	20'921	19'373	18'010				25
30	19'684	18'322	17'114				30
35	18'339	17'164	16'111				35
40	16'911	15'916	15'017				40
45	15'356	14'537	13'790				45
50	13'718	13'063	12'460				50
<b>Annuity (complete) of £1 ceasing at Age 65</b>							
20	20'923	19'425	18'098				20
25	19'673	18'377	17'215				25
30	18'182	17'094	16'110				30
35	16'519	15'639	14'834				35
40	14'682	14'003	13'376				40
45	12'596	12'110	11'657				45
50	10'240	9'929	9'639				50
<b>Annuity (complete) of £1 commencing at Age 65</b>							
20	1'037	'808	'630				20
25	1'248	'996	'795				25
30	1'502	1'228	1'004				30
35	1'820	1'525	1'277				35
40	2'229	1'913	1'641				40
45	2'760	2'427	2'133				45
50	3'478	3'134	2'821				50
<b>Sickness Allowance of £1 per Week for the Whole of Life</b>							
20	41'639	35'782	31'028	1'896	1'769	1'657	20
25	45'527	39'480	34'494	2'176	2'038	1'915	25
30	50'086	43'914	38'744	2'545	2'397	2'264	30
35	55'335	49'095	43'781	3'017	2'860	2'718	35
40	61'361	55'111	49'706	3'628	3'463	3'310	40
45	68'202	62'047	56'633	4'441	4'268	4'107	45
50	76'229	70'272	64'943	5'557	5'379	5'212	50
<b>Sickness Allowance of £1 per Week, ceasing at Age 65</b>							
20	28'709	25'827	23'347	1'372	1'330	1'290	20
25	29'974	27'212	24'798	1'524	1'481	1'440	25
30	31'368	28'788	26'498	1'725	1'684	1'645	30
35	32'647	30'311	28'203	1'976	1'938	1'901	35
40	33'578	31'545	29'685	2'287	2'253	2'219	40
45	33'804	32'155	30'618	2'684	2'655	2'627	45
50	32'879	31'677	30'534	3'211	3'190	3'168	50
<b>Assurance of £10 at Death</b>							
20	3'510	3'042	2'652	'160	'150	'142	20
25	3'817	3'337	2'937	'182	'172	'163	25
30	4'182	3'703	3'294	'212	'202	'192	30
35	4'580	4'100	3'682	'250	'239	'228	35
40	5'002	4'527	4'110	'296	'284	'274	40
45	5'462	5'006	4'590	'356	'344	'333	45
50	5'946	5'504	5'120	'434	'421	'411	50
<b>Deferred Annuity of 2s. per Week at Age 65</b>							
20				'258	'216	'181	20
25				'330	'282	'240	25
30				'430	'374	'324	30
35				'573	'507	'448	35
40				'789	'711	'638	40
45				1'139	1'042	'951	45
50				1'766	1'641	1'522	50

Abstract A.F displays for purpose of comparison the single and annual premiums at different rates of interest for various benefits. The influence of the assumption of a higher rate of interest upon the prime cost of a benefit, more especially when, as in a pension, the receipt of the allowance is deferred for a long period, the abstract well shows. Turning to the annuity values it will be observed that a higher rate of interest in a valuation has the effect of decreasing in value the contributions, but the decrease in the single premiums for the benefits being relatively greater, the gain resulting from the employment of a higher rate of interest in the determination of a society's financial position is that it renders necessary a less reserve fund to meet the respective risks.

The next group of tables deals with the question of secession. It has already been observed, that if every friendly society had been founded on adequate rates of contribution, retained its risks within proper limits, and invested its accumulated fund at the assumed rate of interest, it would necessarily follow that, on the valuation of its assets and liabilities, the society would be found financially sound, and very little would then be heard of the influence of secession in reducing a friendly society's risks. Unfortunately a number of societies have not from one circumstance or another been established on a sound and self-supporting basis, and therefore it sometimes becomes a question as to what extent the risks it has undertaken can be modified, in respect of the expected withdrawal of a portion of its members. In other words it desires to anticipate the profits which may accrue from the members not adhering to their portion of the contract, and by non-payment of the requisite subscription breaking off their connection with the society. To what extent an abatement can be made in the reserve fund which should be held by a friendly society in consequence of the probable withdrawal of a portion of its members, is a difficult question and one presenting no slight dangers. Secession, it must not be forgotten, is the result of the members' own volition, may arise from an infinity of causes, and is essentially a selection against the society. This constitutes the special danger incurred in an abatement of liabilities from this cause, for not only may the rates of secession vary in either different periods of years or among different groups of persons (see Abstract X), but it may result that the very assumption in the valuation of the element of secession may be the cause of its cessation. For example, in restoring the equilibrium between the assets and liabilities of a society the withdrawal of a proportion of its members in accordance with what has been its past experience may be assumed, but the doubt as to the capacity of the society to meet all its contracts, which probably influenced some of the previous withdrawals, being now apparently removed, probably to a certain extent the former rate of secession would in its entirety cease to operate.

Further, the state of trade is known to possess an influence upon the volume of the sickness-claims, and no doubt this same cause would not be without its effect upon secessions. Again, the causes of secession in a society may be of quite a local character, of either temporary or permanent duration, and the extreme danger of applying any general law would in such an instance be apparent. Quite another source of danger arises when, as is occasionally the case, no absolute profit would arise to the society from the secession of a member, but on the other hand, unless negative values had carefully been guarded against in the valuation, a positive loss might accrue. This would be the case when the contribution paid by the member at entrance was in excess of what the risk strictly demanded, for clearly in such a contract it is to the interest of the society that, at any rate for the first few years of membership, the connection between the society and the member should be kept intact. Losses sustained by societies through ignorance of this danger are by no means uncommon, and it only shows the necessity of every care being taken in the selection of an efficient valuer.

These few observations demonstrate how necessary it is to be extremely cautious in making an abatement of liability in respect of the element of secession. Tables XVI to XIX illustrate what would be the cost of specific benefits on the assumption of the prevalence of a rate of secession as set forth in Table L, which represents the experience of the whole Order of Foresters for the five years 1871-75. What would be the prime cost of similar benefits without any assumption as to secession is shown in Tables I to IV and XX to XXIII, and how much of the difference between these results can with safety be allowed as a set off against the liabilities of a society must be resolved by a consideration of matters affecting the individual society, and which necessarily it is impossible to take into account in the present report. The Monetary Tables (with Secession) have been prepared solely in consequence of what I understand to be the strong feeling on this subject of your members, and I can only urge extreme caution in their application to the practical work of your branches. I would desire it to be quite understood that I have no personal objection to the proper employment when necessary of the element of secession in connection with the risks of a friendly society, my fear is that such general results as must be given in a report of this character may be misapplied.

In Abstract A.G is presented a summary of the values of various benefits with and without secession, the rate of secession employed being that shown in Table L.

## ABSTRACT A.G.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

*R. T. & C. Districts Combined.*

The Values of Benefits with, and without the element of Secession.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	With Secession	Without Secession	Difference	Age
<b>The Value of an Annuity of £1 for the Whole of Life.</b>				
20	9'814	21'960	12'146	20
25	12'062	20'921	8'859	25
30	13'783	19'684	5'901	30
35	14'728	18'339	3'611	35
40	14'962	16'911	1'949	40
45	14'420	15'356	'936	45
50	13'342	13'718	'376	50
<b>The Single Premium for £10 at Death.</b>				
20	1'228	3'510	2'282	20
25	1'873	3'817	1'944	25
30	2'663	4'182	1'519	30
35	3'492	4'580	1'088	35
40	4'312	5'002	'690	40
45	5'072	5'462	'390	45
50	5'764	5'946	'182	50
<b>The Annual Premium for £10 at Death.</b>				
20	'125	'160	'035	20
25	'155	'182	'027	25
30	'193	'212	'019	30
35	'237	'250	'013	35
40	'288	'296	'008	40
45	'352	'356	'004	45
50	'432	'434	'002	50
<b>The Single Premium for £1 per Week in Sickness—Whole of Life.</b>				
20	14'616	41'639	27'023	20
25	22'321	45'527	23'206	25
30	31'786	50'086	18'300	30
35	42'072	55'335	13'263	35
40	52'809	61'361	8'552	40
45	63'285	68'202	4'917	45
50	73'892	76'229	2'337	50
<b>The Annual Premium for £1 per Week in Sickness—Whole of Life.</b>				
20	1'489	1'896	'407	20
25	1'851	2'176	'325	25
30	2'306	2'545	'239	30
35	2'857	3'017	'160	35
40	3'530	3'628	'098	40
45	4'389	4'441	'052	45
50	5'538	5'557	'019	50

At the younger ages particularly the influence of secession on the rates of premium is considerable, the reason being that, as was shown in Abstracts D and F, the withdrawals are at their highest intensity at pretty much the same period of life at which most members join the Order. Thus the employ-

ment of a rate of secession in a valuation mainly influences the reserve fund which should be maintained in respect of the most recent entrants into the society. It is advisable to bear this fact in mind, for it is not uncommon in the discussion of the financial position of a friendly society, when a deficit has been shown on valuation, to hear it freely stated that of course the effect of secession would suffice to readjust the financial balance, and members are often disappointed to see the small extent to which in an old society this is the case.

The values of temporary sickness allowances with secession are not presented in the tables for the reason that as such risks would only be undertaken when it was intended to supplement the benefits by a pension on attaining the age at which sick pay ceased, the improbability of the members withdrawing and sacrificing their pension payments would reduce to a minimum the chance of secession.

Monetary tables with secession have also not been computed for a rate of interest in excess of 3 per cent., and the propriety of this course will I think be apparent to all.

It may also be observed in connection with the secession of members, that already in some of the larger county friendly societies a member desiring to withdraw receives in the form of a surrender value an equitable settlement of his interests in the society. This principle, which is in accordance with the practice of insurance companies, is a good one, and it can only be a question of time before it is adopted by the affiliated orders. In such an event of course secession would cease to have any financial influence.

The group of Tables numbered XX to XXXII have relation to the reduction of the sickness allowance in protracted illness. It will be perceived that in these tables what has been done has been to split up the premiums for the assurance of sickness without reduction of the pay into the proportional parts which represent sickness of various durations. By this method it is easy to determine the cost of a sickness allowance subject to different restrictions in protracted illness, by merely apportioning the premium here set forth to the reductions of pay to be effected. For example, if it was desired to ascertain the cost of a sickness allowance for the whole of life, with full pay for the first twelve months, half pay for another twelve months, and then one-quarter pay, it is only requisite to add to the total of the premiums set out in the first two columns, one-half the amount given in the third column, and one-fourth that shown as "Remainder of Sickness" in the fourth column. Any other modification of the sickness allowance can as easily be determined, it only being necessary to adjust the premium in precisely the same manner to that in which the sickness allowance is to be affected.



## ABSTRACT A.H.

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

*R. T. & C. Districts Combined.*

The Values of Sickness Allowances of £1 per Week for Illnesses of various Durations.

INTEREST 3 PER CENT. INTEREST 3 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Re-remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Re-remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
<b>Sickness Allowance for the Whole of Life</b>						<b>Sickness Allowance for the Whole of Life</b>					
20	24'821	3'963	3'549	9'306	41'639	1'130	'180	'162	'424	1'896	20
25	25'599	4'585	4'202	11'141	45'527	1'224	'219	'201	'532	2'176	25
30	26'644	5'266	4'923	13'253	50'086	1'354	'268	'250	'673	2'545	30
35	27'781	6'049	5'762	15'743	55'335	1'515	'330	'314	'858	3'017	35
40	28'925	6'947	6'744	18'745	61'361	1'710	'411	'399	1'108	3'628	40
45	29'946	7'995	7'915	22'346	68'202	1'950	'521	'515	1'455	4'441	45
50	30'850	9'242	9'382	26'755	76'229	2'249	'674	'684	1'950	5'557	50
<b>Sickness Allowance ceasing at Age 60</b>						<b>Sickness Allowance and Premium ceasing at Age 60</b>					
20	19'359	1'862	1'288	2'735	25'244	'959	'092	'064	'135	1'250	20
25	19'029	2'058	1'482	3'236	25'805	1'013	'110	'079	'171	1'373	25
30	18'737	2'224	1'649	3'742	26'352	1'094	'130	'096	'219	1'539	30
35	18'197	2'362	1'794	4'214	26'567	1'194	'155	'118	'277	1'744	35
40	17'188	2'432	1'885	4'627	26'132	1'311	'185	'144	'353	1'993	40
45	15'415	2'406	1'899	4'866	24'586	1'447	'226	'178	'457	2'308	45
50	12'537	2'198	1'800	4'726	21'261	1'609	'282	'231	'607	2'729	50
<b>Sickness Allowance ceasing at Age 65</b>						<b>Sickness Allowance and Premium ceasing at Age 65</b>					
20	21'004	2'273	1'664	3'768	28'709	1'004	'109	'080	'179	1'372	20
25	21'007	2'552	1'934	4'481	29'974	1'068	'130	'098	'228	1'524	25
30	21'118	2'819	2'194	5'237	31'368	1'161	'155	'121	'288	1'725	30
35	21'083	3'083	2'454	6'027	32'647	1'276	'187	'149	'364	1'976	35
40	20'723	3'315	2'693	6'847	33'578	1'411	'226	'183	'467	2'287	40
45	19'791	3'498	2'900	7'615	33'804	1'571	'278	'230	'605	2'684	45
50	18'052	3'575	3'061	8'191	32'879	1'763	'349	'299	'800	3'211	50
<b>Sickness Allowance ceasing at Age 70</b>						<b>Sickness Allowance and Premium ceasing at Age 70</b>					
20	22'533	2'775	2'208	5'241	32'757	1'052	'130	'103	'244	1'529	20
25	22'847	3'156	2'588	6'252	34'843	1'127	'156	'128	'308	1'719	25
30	23'332	3'546	2'981	7'369	37'228	1'235	'188	'158	'389	1'970	30
35	23'766	3'964	3'408	8'612	39'750	1'367	'228	'196	'495	2'286	35
40	24'009	4'394	3'862	10'011	42'276	1'525	'279	'245	'636	2'685	40
45	23'859	4'834	4'346	11'534	44'573	1'715	'348	'312	'829	3'204	45
50	23'179	5'259	4'885	13'127	46'450	1'948	'442	'411	1'103	3'904	50

The considerable extent to which rules affecting the duration of the sickness allowance may modify the liability of a society, this abstract very clearly exhibits. The objects of a friendly society so far as concerns the well

being of the individual member are however best attained by not reducing the pay in protracted illness to any greater extent than is necessary to preclude the funds being imposed upon by evil disposed persons.

All the monetary values in this report are presented in decimals of a £1, and for the benefit of any not accustomed to this notation, Table 5 (Appendix) contains the decimal parts of a £1 corresponding to any number of shillings, pence, and farthings.

Bearing in mind the limitation which, for the reasons given on page 108 of this report, has been placed upon some of the subsidiary branches of inquiry which cropped up during the investigation, I believe it will be found that all the points essential to the practical value of the results have been dealt with, and that the Ancient Order of Foresters Friendly Society now possess a data for the conduct of their affairs befitting the magnitude of the interests involved in the sphere of its operations. Not only should this inquiry tend to increase the success and financial stability of the Order, but the public spirited manner in which it has resolved to disseminate the results for general information, must prove of incalculable service to the friendly societies of this realm, and the large proportion of the population dependent upon their welfare.

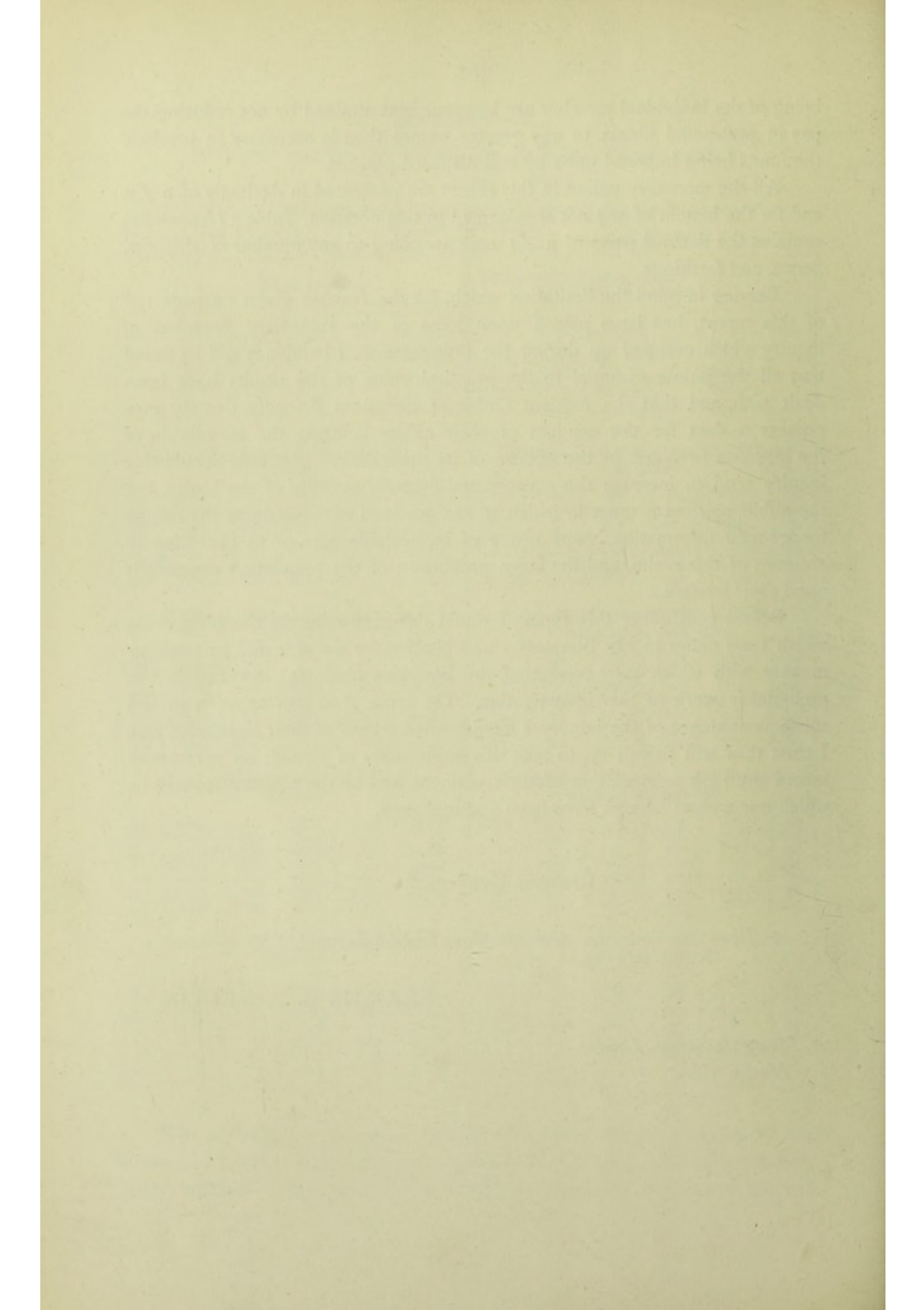
Before concluding this report I would desire to reiterate the obligations which I am under to Mr. Shawcross and his Son for the able and painstaking manner with which they conducted the laborious processes involved in the preliminary work of this investigation. On more than one occasion in the subsequent stages of the inquiry I have availed myself of their assistance, and I trust they will permit me to take this opportunity of placing on permanent record my high appreciation of their services, and of the pleasant manner in which our mutual labours have been accomplished.

I remain, Gentlemen,

Your faithful Servant,

FRANCIS G. P. NEISON.

30, *Moorgate Street, London.*  
*March, 1882.*



## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

### MONETARY TABLES AT 3 PER CENT. INTEREST.

TABLE I.	Values of Whole of Life, Temporary, and Deferred, Annuities of £1 ... ..	Rural Districts.
	"	Town "
	"	City "
	"	R. T. & C. Districts Combined.
TABLE II.	Values of Assurances of £1 at Death. Single and Annual Premiums... ..	Rural Districts.
	"	Town "
	"	City "
	"	R. T. & C. Districts Combined.
TABLE III.	Values of Whole of Life, and Temporary, Sickness Allowances of £1 per Week. Single and Annual Premiums ... ..	Rural Districts.
	"	Town "
	"	City "
	"	R. T. & C. Districts Combined.
TABLE IV.	Annual Premiums for Deferred Annuities of 2s. per Week ... ..	Rural Districts.
	"	Town "
	"	City "
	"	R. T. & C. Districts Combined.
TABLE V.	Values of Annuities, and Assurances at Death, of £1. Joint Lives of Husband and Wife. Single and Annual Premiums ... ..	R. T. & C. Districts Combined.

TABLE I.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875)—*Rural Districts.*

INTEREST 3 PER CENT.

Values of Annuities of £1.

INTEREST 3 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	23'003	21'125	21'881	22'408	1'878	1'122	'595	18
19	22'825	20'878	21'662	22'208	1'947	1'163	'617	19
20	22'643	20'625	21'438	22'004	2'018	1'205	'639	20
21	22'454	20'362	21'205	21'791	2'092	1'249	'663	21
22	22'260	20'091	20'965	21'573	2'169	1'295	'687	22
23	22'058	19'809	20'715	21'346	2'249	1'343	'712	23
24	21'850	19'519	20'458	21'112	2'331	1'392	'738	24
25	21'632	19'215	20'189	20'867	2'417	1'443	'765	25
26	21'407	18'902	19'911	20'614	2'505	1'496	'793	26
27	21'174	18'577	19'623	20'351	2'597	1'551	'823	27
28	20'934	18'241	19'326	20'081	2'693	1'608	'853	28
29	20'690	17'898	19'023	19'806	2'792	1'667	'884	29
30	20'443	17'547	18'713	19'526	2'896	1'730	'917	30
31	20'191	17'186	18'396	19'239	3'005	1'795	'952	31
32	19'935	16'816	18'073	18'947	3'119	1'862	'988	32
33	19'676	16'439	17'743	18'651	3'237	1'933	1'025	33
34	19'410	16'049	17'403	18'345	3'361	2'007	1'065	34
35	19'140	15'649	17'055	18'034	3'491	2'085	1'106	35
36	18'865	15'238	16'699	17'716	3'627	2'166	1'149	36
37	18'583	14'814	16'332	17'389	3'769	2'251	1'194	37
38	18'295	14'378	15'956	17'054	3'917	2'339	1'241	38
39	18'001	13'928	15'569	16'711	4'073	2'432	1'290	39
40	17'700	13'465	15'171	16'359	4'235	2'529	1'341	40
41	17'391	12'985	14'760	15'996	4'406	2'631	1'395	41
42	17'075	12'491	14'338	15'623	4'584	2'737	1'452	42
43	16'752	11'981	13'903	15'241	4'771	2'849	1'511	43
44	16'421	11'454	13'455	14'848	4'967	2'966	1'573	44
45	16'081	10'908	12'992	14'443	5'173	3'089	1'638	45
46	15'735	10'345	12'516	14'028	5'390	3'219	1'707	46
47	15'383	9'763	12'027	13'603	5'620	3'356	1'780	47
48	15'031	9'167	11'529	13'174	5'864	3'502	1'857	48
49	14'679	8'553	11'021	12'739	6'126	3'658	1'940	49
50	14'329	7'922	10'503	12'300	6'407	3'826	2'029	50
51	13'976	7'269	9'971	11'852	6'707	4'005	2'124	51
52	13'619	6'592	9'423	11'394	7'027	4'196	2'225	52
53	13'256	5'888	8'856	10'923	7'368	4'400	2'333	53
54	12'888	5'155	8'270	10'439	7'733	4'618	2'449	54
55	12'517	4'392	7'665	9'944	8'125	4'852	2'573	55
56	12'147	3'596	7'040	9'439	8'551	5'107	2'708	56
57	11'780	2'764	6'396	8'925	9'016	5'384	2'855	57
58	11'414	1'890	5'727	8'398	9'524	5'687	3'016	58
59	11'049	'972	5'031	7'857	10'077	6'018	3'192	59
60	10'678	...	4'301	7'296	...	6'377	3'382	60
61	10'302	...	3'535	6'713	...	6'767	3'589	61
62	9'921	...	2'727	6'105	...	7'194	3'816	62
63	9'538	...	1'872	5'472	...	7'666	4'066	63
64	9'159	...	'967	4'814	...	8'192	4'345	64
65	8'787	...	...	4'127	...	...	4'660	65
66	8'426	...	...	3'407	...	...	5'019	66
67	8'075	...	...	2'644	...	...	5'431	67
68	7'735	...	...	1'831	...	...	5'904	68
69	7'408	...	...	'955	...	...	6'453	69
70	7'092	...	...	...	...	...	...	70
71	6'785	...	...	...	...	...	...	71
72	6'486	...	...	...	...	...	...	72
73	6'195	...	...	...	...	...	...	73
74	5'913	...	...	...	...	...	...	74
75	5'640	...	...	...	...	...	...	75
76	5'376	...	...	...	...	...	...	76
77	5'122	...	...	...	...	...	...	77
78	4'877	...	...	...	...	...	...	78
79	4'642	...	...	...	...	...	...	79

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 3 PER CENT.

Values of Annuities of £1.

INTEREST 3 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	22'412	20'761	21'448	21'908	1'651	'964	'504	18
19	22'232	20'519	21'232	21'709	1'713	1'000	'523	19
20	22'045	20'268	21'007	21'503	1'777	1'038	'542	20
21	21'854	20'011	20'777	21'291	1'843	1'077	'563	21
22	21'655	19'743	20'538	21'071	1'912	1'117	'584	22
23	21'449	19'465	20'290	20'843	1'984	1'159	'606	23
24	21'237	19'178	20'034	20'609	2'059	1'203	'628	24
25	21'015	18'879	19'767	20'363	2'136	1'248	'652	25
26	20'782	18'566	19'488	20'106	2'216	1'294	'676	26
27	20'538	18'239	19'195	19'836	2'299	1'343	'702	27
28	20'283	17'899	18'890	19'555	2'384	1'393	'728	28
29	20'021	17'548	18'577	19'266	2'473	1'444	'755	29
30	19'755	17'189	18'256	18'972	2'566	1'499	'783	30
31	19'488	16'824	17'932	18'675	2'664	1'556	'813	31
32	19'220	16'454	17'604	18'376	2'766	1'616	'844	32
33	18'952	16'077	17'273	18'075	2'875	1'679	'877	33
34	18'682	15'694	16'937	17'770	2'988	1'745	'912	34
35	18'409	15'301	16'594	17'461	3'108	1'815	'948	35
36	18'130	14'897	16'242	17'143	3'233	1'888	'987	36
37	17'844	14'480	15'879	16'817	3'364	1'965	'1027	37
38	17'551	14'050	15'506	16'483	3'501	2'045	'1068	38
39	17'249	13'605	15'120	16'137	3'644	2'129	'1112	39
40	16'941	13'146	14'724	15'783	3'795	2'217	'1158	40
41	16'629	12'675	14'320	15'422	3'954	2'309	'1207	41
42	16'316	12'194	13'908	15'058	4'122	2'408	'1258	42
43	16'003	11'702	13'491	14'690	4'301	2'512	'1313	43
44	15'689	11'198	13'066	14'318	4'491	2'623	'1371	44
45	15'375	10'681	12'633	13'942	4'694	2'742	'1433	45
46	15'060	10'150	12'192	13'561	4'910	2'868	'1499	46
47	14'739	9'600	11'737	13'170	5'139	3'002	'1569	47
48	14'409	9'028	11'266	12'767	5'381	3'143	'1642	48
49	14'068	8'432	10'776	12'348	5'636	3'292	'1720	49
50	13'713	7'809	10'264	11'911	5'904	3'449	'1802	50
51	13'349	7'160	9'734	11'460	6'189	3'615	'1889	51
52	12'982	6'489	9'189	11'000	6'493	3'793	'1982	52
53	12'619	5'794	8'633	10'536	6'825	3'986	'2083	53
54	12'267	5'077	8'068	10'073	7'190	4'199	'2194	54
55	11'929	4'335	7'493	9'611	7'594	4'436	'2318	55
56	11'601	3'560	6'905	9'147	8'041	4'696	'2454	56
57	11'274	2'746	6'293	8'671	8'528	4'981	'2603	57
58	10'938	1'884	5'650	8'175	9'054	5'288	'2763	58
59	10'588	'971	4'971	7'653	9'617	5'617	'2935	59
60	10'224	...	4'253	7'104	...	5'971	'3120	60
61	9'854	...	3'495	6'532	...	6'359	'3322	61
62	9'489	...	2'699	5'941	...	6'790	'3548	62
63	9'136	...	1'857	5'332	...	7'279	'3804	63
64	8'803	...	'962	4'706	...	7'841	'4097	64
65	8'485	...	...	4'051	...	...	'4434	65
66	8'176	...	...	3'359	...	...	'4817	66
67	7'874	...	...	2'619	...	...	'5255	67
68	7'576	...	...	1'821	...	...	'5755	68
69	7'284	...	...	'953	...	...	'6331	69
70	6'996	...	...	...	...	...	...	70
71	6'713	...	...	...	...	...	...	71
72	6'433	...	...	...	...	...	...	72
73	6'158	...	...	...	...	...	...	73
74	5'889	...	...	...	...	...	...	74
75	5'625	...	...	...	...	...	...	75
76	5'368	...	...	...	...	...	...	76
77	5'118	...	...	...	...	...	...	77
78	4'876	...	...	...	...	...	...	78
79	4'642	...	...	...	...	...	...	79

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 3 PER CENT.

Values of Annuities of £1.

INTEREST 3 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	21'704	20'263	20'878	21'284	1'441	'826	'420	18
19	21'526	20'029	20'668	21'090	1'497	'858	'436	19
20	21'341	19'786	20'450	20'888	1'555	'891	'453	20
21	21'150	19'535	20'224	20'680	1'615	'926	'470	21
22	20'954	19'276	19'992	20'465	1'678	'962	'489	22
23	20'749	19'006	19'750	20'241	1'743	'999	'508	23
24	20'536	18'725	19'498	20'008	1'811	1'038	'528	24
25	20'314	18'433	19'236	19'766	1'881	1'078	'548	25
26	20'082	18'128	18'962	19'513	1'954	1'120	'569	26
27	19'841	17'811	18'677	19'250	2'030	1'164	'591	27
28	19'590	17'482	18'381	18'976	2'108	1'209	'614	28
29	19'329	17'139	18'074	18'691	2'190	1'255	'638	29
30	19'061	16'786	17'757	18'398	2'275	1'304	'663	30
31	18'789	16'425	17'434	18'100	2'364	1'355	'689	31
32	18'512	16'054	17'103	17'796	2'458	1'409	'716	32
33	18'233	15'677	16'768	17'488	2'556	1'465	'745	33
34	17'953	15'293	16'428	17'178	2'660	1'525	'775	34
35	17'672	14'902	16'084	16'865	2'770	1'588	'807	35
36	17'393	14'507	15'739	16'552	2'886	1'654	'841	36
37	17'112	14'103	15'387	16'236	3'009	1'725	'876	37
38	16'831	13'692	15'032	15'917	3'139	1'799	'914	38
39	16'547	13'271	14'669	15'592	3'276	1'878	'955	39
40	16'259	12'837	14'297	15'262	3'422	1'962	'997	40
41	15'963	12'388	13'914	14'922	3'575	2'049	1'041	41
42	15'660	11'924	13'518	14'572	3'736	2'142	1'088	42
43	15'351	11'445	13'112	14'213	3'906	2'239	1'138	43
44	15'037	10'950	12'694	13'846	4'087	2'343	1'191	44
45	14'723	10'444	12'270	13'476	4'279	2'453	1'247	45
46	14'411	9'925	11'839	13'104	4'486	2'572	1'307	46
47	14'100	9'392	11'401	12'728	4'708	2'699	1'372	47
48	13'786	8'840	10'951	12'345	4'946	2'835	1'441	48
49	13'465	8'266	10'484	11'950	5'199	2'981	1'515	49
50	13'138	7'669	10'003	11'545	5'469	3'135	1'593	50
51	12'806	7'048	9'505	11'129	5'758	3'301	1'677	51
52	12'471	6'402	8'992	10'703	6'069	3'479	1'768	52
53	12'139	5'731	8'466	10'272	6'408	3'673	1'867	53
54	11'810	5'033	7'925	9'836	6'777	3'885	1'974	54
55	11'485	4'304	7'368	9'393	7'181	4'117	2'092	55
56	11'161	3'538	6'791	8'940	7'623	4'370	2'221	56
57	10'836	2'730	6'189	8'474	8'106	4'647	2'362	57
58	10'509	1'875	5'559	7'994	8'634	4'950	2'515	58
59	10'182	'968	4'900	7'498	9'214	5'282	2'684	59
60	9'853	...	4'204	6'982	...	5'649	2'871	60
61	9'522	...	3'469	6'446	...	6'053	3'076	61
62	9'186	...	2'688	5'884	...	6'498	3'302	62
63	8'848	...	1'855	5'294	...	6'993	3'554	63
64	8'508	...	'962	4'673	...	7'546	3'835	64
65	8'171	...	...	4'018	...	...	4'153	65
66	7'846	...	...	3'329	...	...	4'517	66
67	7'537	...	...	2'594	...	...	4'943	67
68	7'249	...	...	1'806	...	...	5'443	68
69	6'982	...	...	'948	...	...	6'034	69
70	6'730	...	...	...	...	...	...	70
71	6'489	...	...	...	...	...	...	71
72	6'253	...	...	...	...	...	...	72
73	6'021	...	...	...	...	...	...	73
74	5'791	...	...	...	...	...	...	74
75	5'561	...	...	...	...	...	...	75
76	5'330	...	...	...	...	...	...	76
77	5'099	...	...	...	...	...	...	77
78	4'869	...	...	...	...	...	...	78
79	4'641	...	...	...	...	...	...	79

TABLE I—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875)—R. T. &amp; C. Districts Combined.

INTEREST 3 PER CENT.

Values of Annuities of £1.

INTEREST 3 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	22'329	20'686	21'365	21'825	1'643	'964	'504	18
19	22'146	20'442	21'146	21'623	1'704	1'000	'523	19
20	21'960	20'192	20'923	21'417	1'768	1'037	'543	20
21	21'766	19'931	20'690	21'203	1'835	1'076	'563	21
22	21'564	19'661	20'447	20'979	1'903	1'117	'585	22
23	21'356	19'381	20'197	20'749	1'975	1'159	'607	23
24	21'143	19'093	19'940	20'514	2'050	1'203	'629	24
25	20'921	18'794	19'673	20'268	2'127	1'248	'653	25
26	20'690	18'483	19'395	20'012	2'207	1'295	'678	26
27	20'449	18'159	19'105	19'746	2'290	1'344	'703	27
28	20'200	17'824	18'806	19'470	2'376	1'394	'730	28
29	19'944	17'478	18'497	19'187	2'466	1'447	'757	29
30	19'684	17'124	18'182	18'898	2'560	1'502	'786	30
31	19'420	16'762	17'861	18'604	2'658	1'559	'816	31
32	19'153	16'392	17'533	18'305	2'761	1'620	'848	32
33	18'884	16'015	17'201	18'003	2'869	1'683	'881	33
34	18'613	15'630	16'863	17'697	2'983	1'750	'916	34
35	18'339	15'237	16'519	17'386	3'102	1'820	'953	35
36	18'062	14'834	16'168	17'071	3'228	1'894	'991	36
37	17'782	14'422	15'810	16'750	3'360	1'972	1'032	37
38	17'496	13'997	15'443	16'421	3'499	2'053	1'075	38
39	17'206	13'561	15'067	16'086	3'645	2'139	1'120	39
40	16'911	13'112	14'682	15'744	3'799	2'229	1'167	40
41	16'609	12'648	14'285	15'393	3'961	2'324	1'216	41
42	16'303	12'172	13'879	15'034	4'131	2'424	1'269	42
43	15'991	11'680	13'461	14'667	4'311	2'530	1'324	43
44	15'674	11'173	13'033	14'292	4'501	2'641	1'382	44
45	15'356	10'652	12'596	13'911	4'704	2'760	1'445	45
46	15'036	10'117	12'150	13'525	4'919	2'886	1'511	46
47	14'714	9'566	11'693	13'133	5'148	3'021	1'581	47
48	14'388	8'995	11'224	12'732	5'393	3'164	1'656	48
49	14'056	8'404	10'740	12'320	5'652	3'316	1'736	49
50	13'718	7'790	10'240	11'897	5'928	3'478	1'821	50
51	13'372	7'150	9'722	11'461	6'222	3'650	1'911	51
52	13'024	6'335	9'189	11'016	6'689	3'835	2'008	52
53	12'677	5'800	8'642	10'565	6'877	4'035	2'112	53
54	12'333	5'085	8'080	10'107	7'248	4'253	2'226	54
55	11'993	4'341	7'503	9'643	7'652	4'490	2'350	55
56	11'658	3'564	6'909	9'172	8'094	4'749	2'486	56
57	11'323	2'747	6'291	8'689	8'576	5'032	2'634	57
58	10'984	1'883	5'644	8'189	9'101	5'340	2'795	58
59	10'641	'970	4'967	7'671	9'671	5'674	2'970	59
60	10'290	...	4'252	7'130	...	6'038	3'160	60
61	9'935	...	3'500	6'566	...	6'435	3'369	61
62	9'579	...	2'704	5'981	...	6'875	3'598	62
63	9'226	...	1'861	5'371	...	7'365	3'855	63
64	8'879	...	'963	4'736	...	7'916	4'143	64
65	8'541	...	...	4'071	...	...	4'470	65
66	8'212	...	...	3'368	...	...	4'844	66
67	7'895	...	...	2'622	...	...	5'273	67
68	7'589	...	...	1'821	...	...	5'768	68
69	7'293	...	...	'953	...	...	6'340	69
70	7'002	...	...	...	...	...	...	70
71	6'717	...	...	...	...	...	...	71
72	6'436	...	...	...	...	...	...	72
73	6'161	...	...	...	...	...	...	73
74	5'890	...	...	...	...	...	...	74
75	5'626	...	...	...	...	...	...	75
76	5'368	...	...	...	...	...	...	76
77	5'118	...	...	...	...	...	...	77
78	4'876	...	...	...	...	...	...	78
79	4'642	...	...	...	...	...	...	79



TABLE II.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*

INTEREST 3 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 3 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·32013	·01392	·01515	·01463	·01429	18
19	·32541	·01426	·01559	·01502	·01465	19
20	·33079	·01461	·01604	·01543	·01503	20
21	·33636	·01498	·01652	·01586	·01544	21
22	·34211	·01537	·01703	·01632	·01586	22
23	·34808	·01578	·01757	·01680	·01631	23
24	·35423	·01621	·01815	·01732	·01678	24
25	·36067	·01667	·01877	·01786	·01728	25
26	·36733	·01716	·01943	·01845	·01782	26
27	·37421	·01767	·02014	·01907	·01839	27
28	·38131	·01822	·02090	·01973	·01899	28
29	·38853	·01878	·02171	·02042	·01962	29
30	·39582	·01936	·02256	·02115	·02027	30
31	·40327	·01997	·02347	·02192	·02096	31
32	·41083	·02061	·02443	·02273	·02168	32
33	·41849	·02127	·02546	·02359	·02244	33
34	·42636	·02197	·02657	·02450	·02324	34
35	·43434	·02269	·02776	·02547	·02408	35
36	·44247	·02345	·02904	·02650	·02498	36
37	·45080	·02426	·03043	·02760	·02592	37
38	·45932	·02511	·03195	·02879	·02693	38
39	·46801	·02600	·03360	·03006	·02801	39
40	·47690	·02694	·03542	·03144	·02915	40
41	·48604	·02795	·03743	·03293	·03038	41
42	·49537	·02901	·03966	·03455	·03171	42
43	·50493	·03014	·04214	·03632	·03313	43
44	·51470	·03134	·04494	·03825	·03466	44
45	·52476	·03263	·04811	·04039	·03633	45
46	·53498	·03400	·05171	·04274	·03814	46
47	·54539	·03545	·05586	·04535	·04009	47
48	·55581	·03698	·06063	·04821	·04219	48
49	·56621	·03857	·06620	·05138	·04445	49
50	·57655	·04024	·07278	·05490	·04687	50
51	·58698	·04200	·08075	·05887	·04953	51
52	·59755	·04388	·09065	·06341	·05244	52
53	·60827	·04589	·10331	·06868	·05569	53
54	·61915	·04804	·12011	·07487	·05931	54
55	·63012	·05034	·14347	·08221	·06337	55
56	·64106	·05278	·17827	·09106	·06792	56
57	·65190	·05534	·23585	·10192	·07304	57
58	·66272	·05806	·35065	·11572	·07891	58
59	·67351	·06096	·69290	·13387	·08572	59
60	·68447	·06410	...	·15914	·09381	60
61	·69559	·06752	...	·19677	·10362	61
62	·70684	·07125	...	·25920	·11578	62
63	·71818	·07530	...	·38364	·13124	63
64	·72938	·07963	...	·75426	·15151	64
65	·74039	·08426	...	...	·17940	65
66	·75105	·08914	...	...	·22044	66
67	·76142	·09429	...	...	·28798	67
68	·77146	·09974	...	...	·42133	68
69	·78114	·10545	...	...	·81796	69
70	·79048	·11146	...	...	...	70
71	·79955	·11784	...	...	...	71
72	·80841	·12464	...	...	...	72
73	·81699	·13188	...	...	...	73
74	·82532	·13958	...	...	...	74
75	·83340	·14776	...	...	...	75
76	·84121	·15647	...	...	...	76
77	·84871	·16570	...	...	...	77
78	·85595	·17551	...	...	...	78
79	·86289	·18589	...	...	...	79

TABLE II—(continued).

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 3 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 3 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·33762	·01506	·01626	·01574	·01541	18
19	·34294	·01543	·01671	·01615	·01580	19
20	·34846	·01581	·01719	·01659	·01620	20
21	·35411	·01620	·01770	·01704	·01663	21
22	·35999	·01662	·01823	·01753	·01708	22
23	·36609	·01707	·01881	·01804	·01756	23
24	·37236	·01753	·01942	·01859	·01807	24
25	·37891	·01803	·02007	·01917	·01861	25
26	·38579	·01856	·02078	·01980	·01919	26
27	·39302	·01914	·02155	·02048	·01981	27
28	·40056	·01975	·02238	·02120	·02048	28
29	·40829	·02039	·02327	·02198	·02119	29
30	·41615	·02107	·02421	·02280	·02194	30
31	·42406	·02176	·02521	·02365	·02271	31
32	·43198	·02248	·02625	·02454	·02351	32
33	·43989	·02321	·02736	·02547	·02434	33
34	·44787	·02397	·02854	·02644	·02520	34
35	·45594	·02477	·02980	·02748	·02611	35
36	·46419	·02560	·03116	·02858	·02708	36
37	·47265	·02649	·03264	·02977	·02810	37
38	·48130	·02742	·03426	·03104	·02920	38
39	·49024	·02842	·03603	·03242	·03038	39
40	·49934	·02948	·03798	·03391	·03164	40
41	·50856	·03058	·04012	·03551	·03298	41
42	·51782	·03174	·04246	·03723	·03439	42
43	·52706	·03294	·04504	·03907	·03588	43
44	·53635	·03419	·04790	·04105	·03746	44
45	·54564	·03549	·05109	·04319	·03914	45
46	·55495	·03685	·05467	·04552	·04092	46
47	·56443	·03829	·05880	·04809	·04286	47
48	·57419	·03985	·06360	·05097	·04498	48
49	·58427	·04153	·06929	·05422	·04732	49
50	·59476	·04337	·07616	·05795	·04993	50
51	·60553	·04536	·08457	·06221	·05284	51
52	·61636	·04748	·09498	·06708	·05603	52
53	·62711	·04970	·10823	·07264	·05952	53
54	·63751	·05197	·12557	·07902	·06329	54
55	·64750	·05428	·14937	·08641	·06737	55
56	·65720	·05665	·18461	·09518	·07185	56
57	·66685	·05915	·24285	·10597	·07691	57
58	·67680	·06188	·35924	·11979	·08279	58
59	·68714	·06490	·70767	·13823	·08979	59
60	·69790	·06826	...	·16409	·09824	60
61	·70882	·07193	...	·20281	·10852	61
62	·71962	·07584	...	·26662	·12113	62
63	·73005	·07991	...	·39313	·13692	63
64	·73990	·08405	...	·76911	·15722	64
65	·74930	·08831	...	...	·18497	65
66	·75844	·09276	...	...	·22579	66
67	·76735	·09745	...	...	·29299	67
68	·77618	·10245	...	...	·42624	68
69	·78480	·10774	...	...	·82351	69
70	·79332	·11340	...	...	...	70
71	·80168	·11942	...	...	...	71
72	·80996	·12591	...	...	...	72
73	·81809	·13285	...	...	...	73
74	·82604	·14027	...	...	...	74
75	·83385	·14824	...	...	...	75
76	·84144	·15675	...	...	...	76
77	·84883	·16585	...	...	...	77
78	·85598	·17555	...	...	...	78
79	·86289	·18589	...	...	...	79

TABLE II—(continued).

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 3 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 3 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·35854	·01652	·01770	·01717	·01685	18
19	·36380	·01690	·01816	·01760	·01725	19
20	·36927	·01730	·01866	·01806	·01768	20
21	·37492	·01773	·01919	·01854	·01813	21
22	·38071	·01817	·01975	·01904	·01860	22
23	·38672	·01864	·02035	·01958	·01911	23
24	·39308	·01914	·02099	·02016	·01965	24
25	·39963	·01967	·02168	·02078	·02022	25
26	·40649	·02024	·02242	·02144	·02083	26
27	·41362	·02085	·02322	·02215	·02149	27
28	·42103	·02149	·02408	·02291	·02219	28
29	·42875	·02218	·02502	·02372	·02294	29
30	·43667	·02291	·02601	·02459	·02373	30
31	·44472	·02367	·02708	·02551	·02457	31
32	·45290	·02447	·02821	·02648	·02545	32
33	·46114	·02529	·02942	·02750	·02637	33
34	·46943	·02615	·03070	·02858	·02733	34
35	·47774	·02703	·03206	·02970	·02833	35
36	·48598	·02794	·03350	·03088	·02936	36
37	·49429	·02889	·03505	·03212	·03044	37
38	·50259	·02986	·03671	·03343	·03158	38
39	·51098	·03088	·03850	·03483	·03277	39
40	·51951	·03195	·04047	·03634	·03404	40
41	·52824	·03309	·04264	·03796	·03540	41
42	·53720	·03430	·04505	·03974	·03686	42
43	·54634	·03559	·04774	·04167	·03844	43
44	·55562	·03695	·05074	·04377	·04013	44
45	·56491	·03837	·05409	·04604	·04192	45
46	·57413	·03984	·05785	·04849	·04381	46
47	·58333	·04137	·06211	·05116	·04583	47
48	·59261	·04299	·06704	·05412	·04800	48
49	·60209	·04471	·07284	·05743	·05038	49
50	·61176	·04656	·07977	·06116	·05299	50
51	·62157	·04854	·08819	·06539	·05585	51
52	·63147	·05063	·09864	·07022	·05900	52
53	·64130	·05283	·11190	·07575	·06243	53
54	·65101	·05512	·12935	·08215	·06619	54
55	·66062	·05752	·15349	·08966	·07033	55
56	·67019	·06005	·18943	·09869	·07496	56
57	·67981	·06274	·24902	·10984	·08022	57
58	·68947	·06561	·36772	·12403	·08625	58
59	·69914	·06866	·72224	·14268	·09324	59
60	·70885	·07194	...	·16861	·10152	60
61	·71865	·07547	...	·20717	·11149	61
62	·72859	·07932	...	·27105	·12383	62
63	·73858	·08347	...	·39816	·13951	63
64	·74863	·08799	...	·77820	·16020	64
65	·75858	·09284	...	...	·18880	65
66	·76820	·09791	...	...	·23076	66
67	·77733	·10314	...	...	·29967	67
68	·78583	·10841	...	...	·43512	68
69	·79373	·11368	...	...	·83726	69
70	·80118	·11904	...	...	...	70
71	·80830	·12456	...	...	...	71
72	·81527	·13038	...	...	...	72
73	·82214	·13655	...	...	...	73
74	·82894	·14314	...	...	...	74
75	·83573	·15029	...	...	...	75
76	·84256	·15808	...	...	...	76
77	·84939	·16658	...	...	...	77
78	·85620	·17585	...	...	...	78
79	·86292	·18593	...	...	...	79

TABLE II—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST 3 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 3 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death.	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	'34007	'01523	'01644	'01592	'01558	18
19	'34548	'01560	'01690	'01634	'01598	19
20	'35099	'01598	'01738	'01678	'01639	20
21	'35671	'01639	'01790	'01724	'01682	21
22	'36268	'01682	'01845	'01774	'01729	22
23	'36883	'01727	'01903	'01826	'01778	23
24	'37513	'01774	'01965	'01881	'01829	24
25	'38169	'01824	'02031	'01940	'01883	25
26	'38853	'01878	'02102	'02003	'01942	26
27	'39565	'01935	'02179	'02071	'02004	27
28	'40301	'01995	'02261	'02143	'02070	28
29	'41057	'02059	'02349	'02220	'02140	29
30	'41825	'02125	'02442	'02300	'02213	30
31	'42607	'02194	'02542	'02385	'02290	31
32	'43396	'02266	'02647	'02475	'02371	32
33	'44189	'02340	'02759	'02569	'02454	33
34	'44991	'02417	'02878	'02668	'02542	34
35	'45801	'02497	'03006	'02773	'02634	35
36	'46620	'02581	'03143	'02883	'02731	36
37	'47448	'02668	'03290	'03001	'02833	37
38	'48294	'02760	'03450	'03127	'02941	38
39	'49151	'02857	'03624	'03262	'03056	39
40	'50023	'02958	'03815	'03407	'03177	40
41	'50916	'03066	'04026	'03564	'03308	41
42	'51820	'03179	'04257	'03734	'03447	42
43	'52743	'03298	'04516	'03918	'03596	43
44	'53679	'03425	'04804	'04119	'03756	44
45	'54620	'03557	'05128	'04336	'03926	45
46	'55567	'03696	'05492	'04573	'04108	46
47	'56517	'03841	'05908	'04833	'04304	47
48	'57480	'03995	'06390	'05121	'04515	48
49	'58462	'04159	'06956	'05443	'04745	49
50	'59462	'04335	'07633	'05807	'04998	50
51	'60484	'04523	'08459	'06221	'05277	51
52	'61512	'04723	'09710	'06694	'05584	52
53	'62539	'04933	'10783	'07237	'05919	53
54	'63555	'05153	'12499	'07866	'06288	54
55	'64560	'05383	'14872	'08605	'06695	55
56	'65552	'05623	'18393	'09488	'07147	56
57	'66541	'05877	'24223	'10577	'07658	57
58	'67543	'06149	'35870	'11967	'08248	58
59	'68557	'06443	'70677	'13803	'08937	59
60	'69595	'06763	...	'16368	'09761	60
61	'70643	'07110	...	'20184	'10759	61
62	'71696	'07485	...	'26514	'11987	62
63	'72740	'07884	...	'39086	'13543	63
64	'73766	'08308	...	'76600	'15576	64
65	'74765	'08754	...	...	'18365	65
66	'75737	'09223	...	...	'22487	66
67	'76673	'09712	...	...	'29242	67
68	'77578	'10223	...	...	'42602	68
69	'78454	'10757	...	...	'82325	69
70	'79313	'11327	...	...	...	70
71	'80157	'11933	...	...	...	71
72	'80988	'12583	...	...	...	72
73	'81800	'13277	...	...	...	73
74	'82601	'14024	...	...	...	74
75	'83383	'14821	...	...	...	75
76	'84144	'15675	...	...	...	76
77	'84883	'16585	...	...	...	77
78	'85598	'17555	...	...	...	78
79	'86289	'18589	...	...	...	79

TABLE III.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*

INTEREST 3 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 3 PER CENT.

Age	Single Premium				Premium per annum payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium.			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	39'707	23'342	26'514	30'383	1'726	1'105	1'212	1'356	18
19	40'319	23'355	26'644	30'654	1'766	1'119	1'230	1'380	19
20	40'964	23'380	26'788	30'946	1'809	1'134	1'250	1'406	20
21	41'639	23'410	26'944	31'254	1'854	1'150	1'271	1'434	21
22	42'347	23'450	27'113	31'581	1'902	1'167	1'293	1'464	22
23	43'085	23'494	27'292	31'924	1'953	1'186	1'318	1'496	23
24	43'848	23'538	27'475	32'277	2'007	1'206	1'343	1'529	24
25	44'635	23'580	27'661	32'639	2'063	1'227	1'370	1'564	25
26	45'446	23'619	27'850	33'011	2'123	1'250	1'399	1'601	26
27	46'282	23'655	28'041	33'391	2'186	1'273	1'429	1'637	27
28	47'143	23'683	28'231	33'778	2'252	1'298	1'461	1'682	28
29	48'028	23'700	28'416	34'168	2'321	1'324	1'494	1'725	29
30	48'933	23'699	28'590	34'557	2'394	1'351	1'528	1'770	30
31	49'872	23'691	28'766	34'956	2'470	1'379	1'564	1'817	31
32	50'849	23'678	28'945	35'369	2'551	1'408	1'602	1'867	32
33	51'860	23'655	29'122	35'791	2'636	1'439	1'641	1'919	33
34	52'893	23'607	29'284	36'208	2'725	1'471	1'683	1'974	34
35	53'952	23'535	29'431	36'623	2'819	1'504	1'726	2'031	35
36	55'033	23'434	29'559	37'031	2'917	1'538	1'770	2'090	36
37	56'141	23'307	29'671	37'435	3'021	1'573	1'817	2'153	37
38	57'272	23'144	29'760	37'829	3'130	1'610	1'865	2'218	38
39	58'412	22'931	29'808	38'198	3'245	1'646	1'915	2'286	39
40	59'576	22'678	29'831	38'555	3'366	1'684	1'966	2'357	40
41	60'780	22'398	29'838	38'913	3'495	1'725	2'022	2'433	41
42	62'030	22'094	29'835	39'277	3'633	1'769	2'081	2'514	42
43	63'317	21'751	29'808	39'636	3'780	1'815	2'144	2'601	43
44	64'640	21'364	29'753	39'985	3'936	1'865	2'211	2'693	44
45	65'987	20'915	29'652	40'308	4'103	1'917	2'282	2'791	45
46	67'363	20'401	29'504	40'608	4'281	1'972	2'357	2'895	46
47	68'776	19'814	29'305	40'881	4'471	2'030	2'437	3'005	47
48	70'251	19'158	29'062	41'142	4'674	2'090	2'521	3'123	48
49	71'826	18'453	28'799	41'419	4'893	2'157	2'613	3'251	49
50	73'536	17'719	28'538	41'736	5'132	2'237	2'717	3'393	50
51	75'355	16'926	28'252	42'067	5'392	2'329	2'833	3'549	51
52	77'224	16'007	27'874	42'348	5'670	2'428	2'958	3'717	52
53	79'092	14'903	27'346	42'522	5'967	2'531	3'088	3'893	53
54	80'966	13'597	26'656	42'585	6'282	2'638	3'223	4'079	54
55	82'859	12'068	25'790	42'528	6'620	2'748	3'365	4'277	55
56	84'789	10'287	24'728	42'344	6'980	2'861	3'513	4'486	56
57	86'762	8'213	23'439	42'011	7'365	2'971	3'665	4'707	57
58	88'789	5'817	21'901	41'519	7'779	3'078	3'824	4'944	58
59	90'882	3'087	20'105	40'864	8'225	3'176	3'996	5'201	59
60	93'034	...	18'034	40'031	8'713	...	4'193	5'487	60
61	95'231	...	15'637	38'981	9'244	...	4'423	5'807	61
62	97'407	...	12'790	37'607	9'818	...	4'690	6'160	62
63	99'508	...	9'345	35'789	10'433	...	4'992	6'540	63
64	101'508	...	5'154	33'414	11'083	...	5'330	6'941	64
65	103'348	...	...	30'311	11'761	...	...	7'345	65
66	105'007	...	...	26'340	12'462	...	...	7'731	66
67	106'581	...	...	21'469	13'199	...	...	8'120	67
68	108'143	...	...	15'616	13'981	...	...	8'529	68
69	109'655	...	...	8'525	14'802	...	...	8'927	69
70	111'142	...	...	...	15'671	...	...	...	70
71	112'587	...	...	...	16'594	...	...	...	71
72	113'975	...	...	...	17'572	...	...	...	72
73	115'276	...	...	...	18'608	...	...	...	73
74	116'431	...	...	...	19'691	...	...	...	74
75	117'373	...	...	...	20'811	...	...	...	75
76	118'021	...	...	...	21'953	...	...	...	76
77	118'296	...	...	...	23'096	...	...	...	77
78	118'122	...	...	...	24'220	...	...	...	78
79	117'433	...	...	...	25'298	...	...	...	79

TABLE III—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 3 PER CENT. Values of Sickness Allowances at £1 per Week. INTEREST 3 PER CENT.

Age	Single Premium				Premium per Annum payable by Weekly or Monthly instalments				Age.
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	42'114	25'582	29'031	33'336	1'880	1'232	1'354	1'522	18
19	42'748	25'598	29'175	33'641	1'923	1'248	1'374	1'550	19
20	43'429	25'637	29'348	33'981	1'970	1'265	1'397	1'580	20
21	44'159	25'699	29'550	34'357	2'021	1'284	1'422	1'614	21
22	44'936	25'784	29'779	34'766	2'075	1'306	1'450	1'650	22
23	45'761	25'889	30'035	35'209	2'133	1'330	1'480	1'689	23
24	46'632	26'013	30'315	35'684	2'196	1'356	1'513	1'731	24
25	47'532	26'140	30'602	36'173	2'262	1'385	1'548	1'776	25
26	48'444	26'251	30'881	36'660	2'331	1'414	1'585	1'823	26
27	49'362	26'342	31'144	37'139	2'403	1'444	1'622	1'872	27
28	50'292	26'416	31'397	37'614	2'480	1'476	1'662	1'923	28
29	51'254	26'488	31'654	38'103	2'560	1'509	1'704	1'978	29
30	52'259	26'562	31'922	38'614	2'645	1'545	1'749	2'035	30
31	53'309	26'634	32'198	39'145	2'735	1'583	1'796	2'096	31
32	54'394	26'690	32'469	39'683	2'830	1'622	1'844	2'159	32
33	55'519	26'732	32'737	40'233	2'929	1'663	1'895	2'226	33
34	56'664	26'738	32'981	40'773	3'033	1'704	1'947	2'294	34
35	57'831	26'709	33'201	41'305	3'141	1'746	2'001	2'366	35
36	59'036	26'660	33'414	41'845	3'256	1'790	2'057	2'441	36
37	60'286	26'598	33'626	42'398	3'379	1'837	2'118	2'521	37
38	61'597	26'537	33'851	42'980	3'510	1'889	2'183	2'608	38
39	62'955	26'459	34'072	43'576	3'650	1'945	2'253	2'700	39
40	64'361	26'357	34'285	44'181	3'800	2'005	2'328	2'799	40
41	65'801	26'206	34'466	44'776	3'957	2'068	2'407	2'903	41
42	67'262	25'981	34'593	45'342	4'122	2'131	2'487	3'011	42
43	68'756	25'684	34'669	45'885	4'296	2'195	2'570	3'124	43
44	70'302	25'323	34'706	46'418	4'481	2'261	2'656	3'242	44
45	71'913	24'903	34'710	46'951	4'677	2'332	2'748	3'368	45
46	73'585	24'412	34'670	47'474	4'886	2'405	2'844	3'501	46
47	75'296	23'828	34'565	47'967	5'109	2'482	2'945	3'642	47
48	77'053	23'162	34'404	48'437	5'348	2'566	3'054	3'794	48
49	78'841	22'398	34'173	48'870	5'604	2'656	3'171	3'958	49
50	80'660	21'531	33'866	49'263	5'882	2'757	3'299	4'136	50
51	82'494	20'518	33'447	49'585	6'180	2'866	3'436	4'327	51
52	84'337	19'311	32'876	49'808	6'497	2'976	3'578	4'528	52
53	86'212	17'868	32'125	49'922	6'832	3'084	3'721	4'738	53
54	88'121	16'121	31'141	49'890	7'184	3'175	3'860	4'953	54
55	90'140	14'088	29'953	49'757	7'556	3'250	3'997	5'177	55
56	92'319	11'796	28'594	49'562	7'958	3'313	4'141	5'418	56
57	94'700	9'296	27'112	49'351	8'400	3'385	4'308	5'692	57
58	97'223	6'556	25'470	49'079	8'889	3'480	4'508	6'004	58
59	99'807	3'495	23'587	48'666	9'426	3'599	4'745	6'359	59
60	102'384	...	21'359	48'019	10'014	...	5'022	6'759	60
61	104'923	...	18'645	47'033	10'648	...	5'335	7'200	61
62	107'448	...	15'316	45'631	11'323	...	5'675	7'681	62
63	110'009	...	11'236	43'735	12'041	...	6'051	8'202	63
64	112'613	...	6'218	41'226	12'793	...	6'464	8'760	64
65	115'133	...	...	37'883	13'569	...	...	9'351	65
66	117'474	...	...	33'538	14'368	...	...	9'985	66
67	119'256	...	...	27'695	15'145	...	...	10'575	67
68	120'506	...	...	20'225	15'906	...	...	11'107	68
69	121'353	...	...	11'037	16'660	...	...	11'581	69
70	121'902	...	...	...	17'424	...	...	...	70
71	122'250	...	...	...	18'211	...	...	...	71
72	122'450	...	...	...	19'035	...	...	...	72
73	122'521	...	...	...	19'896	...	...	...	73
74	122'456	...	...	...	20'794	...	...	...	74
75	122'233	...	...	...	21'731	...	...	...	75
76	121'834	...	...	...	22'697	...	...	...	76
77	121'210	...	...	...	23'683	...	...	...	77
78	120'271	...	...	...	24'666	...	...	...	78
79	118'941	...	...	...	25'622	...	...	...	79

TABLE III—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 3 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 3 PER CENT

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	39'216	26'087	29'210	32'506	1'807	1'287	1'399	1'527	18
19	39'798	26'160	29'405	32'828	1'849	1'306	1'423	1'557	19
20	40'427	26'260	29'630	33'187	1'894	1'327	1'449	1'589	20
21	41'105	26'388	29'889	33'584	1'943	1'351	1'478	1'624	21
22	41'826	26'537	30'174	34'012	1'996	1'377	1'509	1'662	22
23	42'592	26'708	30'487	34'474	2'053	1'405	1'544	1'703	23
24	43'404	26'903	30'828	34'971	2'114	1'437	1'581	1'748	24
25	44'255	27'113	31'191	35'494	2'179	1'471	1'622	1'796	25
26	45'130	27'324	31'560	36'030	2'247	1'507	1'664	1'846	26
27	46'026	27'530	31'930	36'573	2'320	1'546	1'710	1'900	27
28	46'934	27'722	32'292	37'115	2'396	1'586	1'757	1'956	28
29	47'855	27'898	32'646	37'656	2'476	1'628	1'806	2'015	29
30	48'802	28'069	33'001	38'206	2'560	1'672	1'858	2'077	30
31	49'776	28'231	33'356	38'765	2'649	1'719	1'913	2'142	31
32	50'770	28'373	33'701	39'324	2'743	1'767	1'970	2'210	32
33	51'780	28'486	34'027	39'875	2'840	1'817	2'029	2'280	33
34	52'807	28'566	34'334	40'419	2'941	1'868	2'090	2'353	34
35	53'855	28'616	34'620	40'956	3'047	1'920	2'152	2'428	35
36	54'935	28'638	34'894	41'495	3'158	1'974	2'217	2'507	36
37	56'048	28'631	35'153	42'036	3'275	2'030	2'285	2'589	37
38	57'215	28'612	35'416	42'597	3'399	2'090	2'356	2'676	38
39	58'425	28'567	35'670	43'166	3'531	2'153	2'432	2'768	39
40	59'661	28'479	35'897	43'725	3'669	2'219	2'511	2'865	40
41	60'910	28'333	36'083	44'261	3'816	2'287	2'593	2'966	41
42	62'168	28'122	36'221	44'768	3'970	2'358	2'679	3'072	42
43	63'431	27'835	36'303	45'239	4'132	2'432	2'769	3'183	43
44	64'735	27'494	36'353	45'702	4'305	2'511	2'864	3'301	44
45	66'091	27'092	36'370	46'160	4'489	2'594	2'964	3'425	45
46	67'501	26'616	36'342	46'606	4'684	2'682	3'070	3'557	46
47	68'973	26'065	36'272	47'044	4'892	2'775	3'181	3'696	47
48	70'497	25'426	36'148	47'462	5'114	2'876	3'301	3'845	48
49	72'064	24'687	35'957	47'851	5'352	2'987	3'430	4'004	49
50	73'666	23'829	35'685	48'196	5'607	3'107	3'567	4'175	50
51	75'264	22'794	35'276	48'448	5'877	3'234	3'711	4'353	51
52	76'849	21'541	34'698	48'583	6'162	3'365	3'859	4'539	52
53	78'426	20'034	33'925	48'584	6'461	3'496	4'007	4'730	53
54	79'971	18'213	32'905	48'409	6'771	3'619	4'152	4'922	54
55	81'514	16'071	31'639	48'068	7'097	3'734	4'294	5'118	55
56	83'084	13'614	30'140	47'580	7'444	3'848	4'438	5'322	56
57	84'713	10'844	28'417	46'961	7'818	3'972	4'591	5'542	57
58	86'395	7'716	26'432	46'184	8'221	4'115	4'755	5'777	58
59	88'097	4'130	24'104	45'184	8'652	4'266	4'920	6'026	59
60	89'792	...	21'360	43'902	9'113	...	5'081	6'288	60
61	91'525	...	18'202	42'355	9'612	...	5'247	6'571	61
62	93'362	...	14'637	40'570	10'163	...	5'445	6'895	62
63	95'295	...	10'576	38'483	10'770	...	5'701	7'269	63
64	97'210	...	5'790	35'904	11'426	...	6'019	7'683	64
65	98'994	...	...	32'609	12'115	...	...	8'116	65
66	100'640	...	...	28'423	12'827	...	...	8'538	66
67	102'226	...	...	23'213	13'563	...	...	8'949	67
68	103'846	...	...	16'832	14'326	...	...	9'320	68
69	105'614	...	...	9'153	15'127	...	...	9'655	69
70	107'594	...	...	...	15'987	...	...	...	70
71	109'610	...	...	...	16'892	...	...	...	71
72	111'653	...	...	...	17'856	...	...	...	72
73	113'619	...	...	...	18'870	...	...	...	73
74	115'406	...	...	...	19'929	...	...	...	74
75	116'910	...	...	...	21'023	...	...	...	75
76	118'002	...	...	...	22'139	...	...	...	76
77	118'577	...	...	...	23'255	...	...	...	77
78	118'560	...	...	...	24'350	...	...	...	78
79	117'883	...	...	...	25'400	...	...	...	79

TABLE III—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST 3 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 3 PER CENT.

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	40'360	25'129	28'348	32'109	1'808	1'215	1'327	1'471	18
19	40'981	25'179	28'519	32'420	1'850	1'232	1'349	1'499	19
20	41'639	25'244	28'709	32'757	1'896	1'250	1'372	1'529	20
21	42'340	25'329	28'924	33'124	1'945	1'271	1'398	1'562	21
22	43'079	25'428	29'159	33'517	1'998	1'293	1'426	1'598	22
23	43'860	25'545	29'416	33'938	2'054	1'318	1'456	1'636	23
24	44'678	25'673	29'690	34'382	2'113	1'345	1'489	1'676	24
25	45'527	25'805	29'974	34'843	2'176	1'373	1'524	1'719	25
26	46'398	25'934	30'259	35'312	2'243	1'403	1'560	1'765	26
27	47'287	26'054	30'541	35'784	2'312	1'435	1'599	1'812	27
28	48'193	26'161	30'817	36'257	2'386	1'468	1'639	1'862	28
29	49'125	26'260	31'093	36'738	2'463	1'502	1'681	1'915	29
30	50'086	26'352	31'368	37'228	2'545	1'539	1'725	1'970	30
31	51'083	26'437	31'646	37'731	2'630	1'577	1'772	2'028	31
32	52'111	26'510	31'921	38'242	2'721	1'617	1'821	2'089	32
33	53'162	26'558	32'181	38'749	2'815	1'658	1'871	2'152	33
34	54'240	26'581	32'427	39'256	2'914	1'701	1'923	2'218	34
35	55'335	26'567	32'647	39'750	3'017	1'744	1'976	2'286	35
36	56'462	26'528	32'855	40'245	3'126	1'788	2'032	2'357	36
37	57'630	26'470	33'056	40'749	3'241	1'835	2'091	2'433	37
38	58'837	26'389	33'247	41'258	3'363	1'885	2'153	2'513	38
39	60'080	26'277	33'421	41'767	3'492	1'938	2'218	2'596	39
40	61'361	26'132	33'578	42'276	3'628	1'993	2'287	2'685	40
41	62'667	25'938	33'701	42'769	3'773	2'051	2'359	2'778	41
42	64'001	25'691	33'788	43'247	3'926	2'111	2'434	2'877	42
43	65'360	25'383	33'832	43'702	4'087	2'173	2'513	2'980	43
44	66'761	25'019	33'842	44'147	4'259	2'239	2'597	3'089	44
45	68'202	24'586	33'804	44'573	4'441	2'308	2'684	3'204	45
46	69'698	24'084	33'725	44'986	4'635	2'381	2'776	3'326	46
47	71'246	23'504	33'595	45'382	4'842	2'457	2'873	3'456	47
48	72'845	22'839	33'408	45'754	5'063	2'539	2'976	3'594	48
49	74'508	22'097	33'175	46'114	5'301	2'629	3'089	3'743	49
50	76'229	21'261	32'879	46'450	5'557	2'729	3'211	3'904	50
51	77'988	20'295	32'489	46'733	5'832	2'838	3'342	4'078	51
52	79'763	19'148	31'959	46'925	6'124	3'023	3'478	4'260	52
53	81'530	17'757	31'236	46'981	6'431	3'062	3'615	4'447	53
54	83'316	16'107	30'312	46'905	6'756	3'168	3'752	4'642	54
55	85'145	14'186	29'183	46'703	7'100	3'268	3'890	4'843	55
56	87'048	11'988	27'852	46'384	7'467	3'364	4'031	5'057	56
57	89'051	9'521	26'330	45'966	7'865	3'466	4'185	5'290	57
58	91'136	6'742	24'580	45'416	8'297	3'580	4'355	5'546	58
59	93'270	3'593	22'547	44'687	8'765	3'704	4'539	5'825	59
60	95'420	...	20'168	43'726	9'273	...	4'743	6'133	60
61	97'640	...	17'430	42'540	9'828	...	4'980	6'479	61
62	99'906	...	14'220	41'045	10'430	...	5'259	6'863	62
63	102'148	...	10'357	39'093	11'072	...	5'565	7'278	63
64	104'361	...	5'699	36'586	11'754	...	5'918	7'725	64
65	106'449	...	...	33'325	12'463	...	...	8'186	65
66	108'348	...	...	29'118	13'194	...	...	8'645	66
67	110'085	...	...	23'841	13'944	...	...	9'093	67
68	111'691	...	...	17'346	14'718	...	...	9'526	68
69	113'177	...	...	9'472	15'519	...	...	9'939	69
70	114'541	...	...	...	16'358	...	...	...	70
71	115'787	...	...	...	17'238	...	...	...	71
72	116'920	...	...	...	18'166	...	...	...	72
73	117'913	...	...	...	19'139	...	...	...	73
74	118'730	...	...	...	20'158	...	...	...	74
75	119'325	...	...	...	21'209	...	...	...	75
76	119'624	...	...	...	22'285	...	...	...	76
77	119'569	...	...	...	23'363	...	...	...	77
78	119'094	...	...	...	24'425	...	...	...	78
79	118'138	...	...	...	25'450	...	...	...	79



TABLE IV.

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

Premium per Annum, Payable by Weekly or Monthly Instalments, to assure a Deferred Annuity of Two Shillings per Week, the Premium to Cease on Attaining the Age at which the Annuity Commences.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Rural Districts			Town Districts			City Districts			R. T. & C. Districts combined			Age
	Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			
	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	
18	.462	.267	.138	.413	.234	.120	.370	.206	.103	.413	.235	.120	18
19	.485	.279	.144	.434	.245	.125	.389	.216	.108	.433	.246	.126	19
20	.509	.292	.151	.456	.257	.131	.409	.227	.113	.455	.258	.132	20
21	.534	.306	.158	.479	.269	.137	.430	.238	.118	.479	.271	.138	21
22	.561	.321	.166	.504	.283	.144	.453	.250	.124	.503	.284	.145	22
23	.590	.337	.173	.530	.297	.151	.477	.263	.130	.530	.298	.152	23
24	.621	.354	.182	.558	.312	.159	.503	.277	.137	.558	.314	.160	24
25	.654	.372	.191	.588	.328	.166	.531	.292	.144	.588	.330	.168	25
26	.689	.391	.200	.621	.345	.175	.560	.307	.152	.621	.347	.176	26
27	.727	.411	.210	.655	.364	.184	.593	.324	.160	.656	.366	.185	27
28	.768	.433	.221	.693	.383	.193	.627	.342	.168	.693	.385	.195	28
29	.811	.456	.232	.733	.404	.204	.664	.361	.178	.734	.407	.205	29
30	.858	.481	.244	.776	.427	.215	.705	.382	.187	.777	.430	.216	30
31	.909	.507	.257	.823	.451	.226	.748	.404	.198	.824	.454	.228	31
32	.964	.536	.271	.874	.477	.239	.796	.428	.209	.876	.480	.241	32
33	1.024	.567	.286	.930	.505	.252	.848	.454	.221	.932	.509	.255	33
34	1.089	.600	.302	.990	.536	.267	.904	.483	.235	.992	.540	.269	34
35	1.160	.636	.319	1.056	.569	.282	.966	.513	.249	1.059	.573	.285	35
36	1.238	.674	.337	1.128	.605	.299	1.034	.547	.264	1.132	.609	.302	36
37	1.323	.717	.357	1.208	.643	.317	1.109	.583	.281	1.212	.648	.320	37
38	1.417	.762	.378	1.296	.686	.337	1.192	.622	.299	1.300	.691	.340	38
39	1.520	.812	.401	1.393	.732	.358	1.284	.666	.318	1.398	.738	.362	39
40	1.636	.867	.426	1.501	.783	.382	1.386	.713	.340	1.507	.789	.385	40
41	1.764	.927	.454	1.622	.839	.407	1.500	.766	.363	1.628	.846	.411	41
42	1.908	.993	.483	1.758	.900	.434	1.629	.824	.388	1.765	.908	.439	42
43	2.071	1.066	.516	1.911	.968	.465	1.775	.888	.416	1.919	.977	.469	43
44	2.255	1.146	.551	2.086	1.044	.498	1.941	.960	.447	2.095	1.054	.503	44
45	2.466	1.236	.590	2.285	1.129	.534	2.131	1.040	.481	2.296	1.139	.540	45
46	2.710	1.337	.633	2.516	1.223	.575	2.351	1.130	.519	2.528	1.235	.581	46
47	2.993	1.451	.680	2.784	1.330	.619	2.607	1.231	.560	2.799	1.343	.626	47
48	3.327	1.580	.733	3.100	1.451	.669	2.909	1.346	.607	3.118	1.466	.676	48
49	3.724	1.726	.792	3.476	1.588	.724	3.270	1.478	.659	3.497	1.606	.733	49
50	4.205	1.894	.858	3.932	1.747	.787	3.708	1.630	.718	3.957	1.766	.796	50
51	4.798	2.089	.932	4.495	1.931	.857	4.248	1.806	.784	4.525	1.952	.867	51
52	5.543	2.316	1.016	5.203	2.146	.937	4.930	2.012	.859	5.490	2.170	.948	52
53	6.507	2.583	1.111	6.125	2.401	1.028	5.814	2.256	.945	6.166	2.428	1.040	53
54	7.800	2.903	1.220	7.364	2.706	1.133	7.002	2.549	1.044	7.412	2.737	1.145	54
55	9.620	3.292	1.346	9.110	3.078	1.254	8.676	2.906	1.158	9.166	3.112	1.267	55
56	12.366	3.772	1.492	11.745	3.537	1.395	11.204	3.346	1.292	11.810	3.574	1.409	56
57	16.962	4.377	1.664	16.150	4.116	1.561	15.440	3.904	1.449	16.235	4.160	1.576	57
58	26.202	5.164	1.868	24.989	4.867	1.758	23.944	4.630	1.636	25.133	4.920	1.775	58
59	53.910	6.220	2.112	51.504	5.876	1.994	49.496	5.606	1.862	51.843	5.940	2.013	59
60	...	7.711	2.410	...	7.301	2.284	...	6.987	2.138	...	7.384	2.305	60
61	...	9.955	2.780	...	9.460	2.645	...	9.073	2.481	...	9.561	2.668	61
62	...	13.719	3.250	...	13.082	3.105	...	12.571	2.918	...	13.221	3.129	62
63	...	21.294	3.864	...	20.384	3.709	...	19.604	3.491	...	20.578	3.732	63
64	...	44.053	4.693	...	42.384	4.527	...	40.791	4.267	...	42.743	4.549	64
65	...	...	5.872	...	...	5.691	...	...	5.374	...	...	5.710	65
66	...	...	7.661	...	...	7.458	...	...	7.056	...	...	7.478	66
67	...	...	10.681	...	...	10.433	...	...	6.251	...	...	10.457	67
68	...	...	16.767	...	...	16.435	...	...	15.672	...	...	16.470	68
69	...	...	35.136	...	...	34.547	...	...	33.097	...	...	34.594	69

TABLE V.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Annuities and Assurances at Death of £1—Joint Lives.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Annuities		Assurances at Death		Age
	Value of an Annuity (complete) of £1 on the Joint Lives of Husband and Wife—Wife same Age as Husband	Value of an Annuity (complete) of £1 to Wife after Husband's Death—Wife same Age as Husband	Value of an Assurance of £1 at Death of Wife in the Lifetime of the Husband—Wife same Age as Husband		
			Single Premium	Premium per annum, Payable by Weekly or Monthly Instalments, during the existence of the Joint Lives	
18	18.738	3.591	.22308	.01191	18
19	18.560	3.586	.22562	.01216	19
20	18.375	3.585	.22815	.01242	20
21	18.182	3.584	.23119	.01272	21
22	17.983	3.581	.23423	.01303	22
23	17.775	3.581	.23728	.01335	23
24	17.560	3.583	.24032	.01369	24
25	17.335	3.586	.24387	.01407	25
26	17.099	3.591	.24691	.01444	26
27	16.849	3.600	.25096	.01489	27
28	16.590	3.610	.25451	.01534	28
29	16.324	3.620	.25857	.01584	29
30	16.055	3.629	.26263	.01636	30
31	15.783	3.637	.26668	.01690	31
32	15.511	3.642	.27074	.01745	32
33	15.238	3.646	.27479	.01803	33
34	14.965	3.648	.27885	.01863	34
35	14.693	3.646	.28240	.01922	35
36	14.420	3.642	.28646	.01987	36
37	14.144	3.638	.29051	.02054	37
38	13.864	3.632	.29507	.02128	38
39	13.581	3.625	.29913	.02203	39
40	13.294	3.617	.30319	.02281	40
41	13.002	3.607	.30775	.02367	41
42	12.705	3.598	.31180	.02454	42
43	12.404	3.587	.31637	.02551	43
44	12.100	3.574	.32093	.02652	44
45	11.796	3.560	.32549	.02759	45
46	11.494	3.542	.33006	.02872	46
47	11.194	3.520	.33411	.02985	47
48	10.890	3.498	.33868	.03110	48
49	10.581	3.475	.34324	.03244	49
50	10.265	3.453	.34780	.03388	50
51	9.945	3.427	.35287	.03548	51
52	9.622	3.402	.35744	.03715	52
53	9.303	3.374	.36200	.03891	53
54	8.992	3.341	.36707	.04082	54
55	8.691	3.302	.37112	.04270	55
56	8.398	3.260	.37569	.04474	56
57	8.109	3.214	.37974	.04683	57
58	7.818	3.166	.38431	.04916	58
59	7.522	3.119	.38836	.05163	59
60	7.219	3.071	.39292	.05443	60
61	6.911	3.024	.39749	.05752	61
62	6.603	2.976	.40205	.06089	62
63	6.300	2.926	.40661	.06454	63
64	6.006	2.873	.41118	.06846	64
65	5.722	2.819	.41523	.07257	65
66	5.452	2.760	.41929	.07690	66
67	5.197	2.698	.42284	.08136	67
68	4.957	2.632	.42639	.08602	68
69	4.728	2.565	.42994	.09093	69
70	4.508	2.494	.43298	.09605	70
71	4.293	2.424	.43602	.10157	71
72	4.084	2.352	.43906	.10751	72
73	3.881	2.280	.44210	.11391	73
74	3.683	2.207	.44515	.12087	74
75	3.492	2.134	.44819	.12835	75
76	3.307	2.061	.45072	.13630	76
77	3.129	1.989	.45326	.14486	77
78	2.959	1.917	.45579	.15404	78
79	2.797	1.845	.45833	.16387	79



## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

### MONETARY TABLES AT $3\frac{1}{2}$ PER CENT. INTEREST.

<b>TABLE VI.</b> Values of Whole of Life, Temporary, and Deferred, Annuities of £1 ... ..	Rural Districts. Town   " City   " R. T. & C. Districts Combined.
<b>TABLE VII.</b> Values of Assurances of £1 at Death. Single and Annual Premiums ... ..	Rural Districts. Town   " City   " R. T. & C. Districts Combined.
<b>TABLE VIII.</b> Values of Whole of Life, and Temporary, Sickness Allowances of £1 per Week. Single and Annual Premiums ... ..	Rural Districts. Town   " City   " R. T. & C. Districts Combined.
<b>TABLE IX.</b> Annual Premiums for Deferred Annuities of 2s. per Week ... ..	Rural Districts. Town   " City   " R. T. & C. Districts Combined.
<b>TABLE X.</b> Values of Annuities, and Assurances at Death, of £1. Joint Lives of Husband and Wife. Single and Annual Premiums ... ..	R. T. & C. Districts Combined.

TABLE VI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Annuities of £1.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	21'105	19'629	20'240	20'655	1'476	'865	'450	18
19	20'962	19'425	20'061	20'493	1'537	'901	'469	19
20	20'814	19'213	19'875	20'325	1'601	'939	'489	20
21	20'660	18'992	19'682	20'151	1'668	'978	'509	21
22	20'501	18'764	19'482	19'971	1'737	1'019	'530	22
23	20'336	18'526	19'275	19'784	1'810	1'061	'552	23
24	20'164	18'279	19'059	19'589	1'885	1'105	'575	24
25	19'985	18'021	18'833	19'386	1'964	1'152	'599	25
26	19'797	17'751	18'597	19'173	2'046	1'200	'624	26
27	19'602	17'471	18'352	18'952	2'131	1'250	'650	27
28	19'400	17'180	18'098	18'722	2'220	1'302	'678	28
29	19'195	16'881	17'838	18'489	2'314	1'357	'706	29
30	18'985	16'573	17'571	18'249	2'412	1'414	'736	30
31	18'773	16'259	17'299	18'006	2'514	1'474	'767	31
32	18'555	15'933	17'018	17'755	2'622	1'537	'800	32
33	18'333	15'598	16'729	17'498	2'735	1'604	'835	33
34	18'107	15'253	16'434	17'236	2'854	1'673	'871	34
35	17'875	14'897	16'129	16'966	2'978	1'746	'909	35
36	17'638	14'529	15'815	16'689	3'109	1'823	'949	36
37	17'395	14'149	15'492	16'404	3'246	1'903	'991	37
38	17'146	13'756	15'158	16'111	3'390	1'988	1'035	38
39	16'890	13'348	14'813	15'809	3'542	2'077	1'081	39
40	16'626	12'925	14'456	15'497	3'701	2'170	1'129	40
41	16'357	12'488	14'089	15'176	3'869	2'268	1'181	41
42	16'079	12'034	13'707	14'845	4'045	2'372	1'234	42
43	15'794	11'564	13'314	14'503	4'230	2'480	1'291	43
44	15'500	11'074	12'905	14'149	4'426	2'595	1'351	44
45	15'198	10'566	12'482	13'785	4'632	2'716	1'413	45
46	14'889	10'039	12'046	13'409	4'850	2'843	1'480	46
47	14'575	9'494	11'596	13'025	5'081	2'979	1'550	47
48	14'258	8'931	11'134	12'632	5'327	3'124	1'626	48
49	13'942	8'350	10'663	12'235	5'592	3'279	1'707	49
50	13'626	7'749	10'180	11'833	5'877	3'446	1'793	50
51	13'307	7'125	9'683	11'421	6'182	3'624	1'886	51
52	12'983	6'475	9'167	10'997	6'508	3'816	1'986	52
53	12'653	5'796	8'633	10'560	6'857	4'020	2'093	53
54	12'317	5'085	8'077	10'110	7'232	4'240	2'207	54
55	11'977	4'341	7'500	9'647	7'636	4'477	2'330	55
56	11'637	3'562	6'902	9'173	8'075	4'735	2'464	56
57	11'299	2'744	6'283	8'688	8'555	5'016	2'611	57
58	10'963	1'882	5'639	8'192	9'081	5'324	2'771	58
59	10'625	'970	4'964	7'679	9'655	5'661	2'946	59
60	10'281	...	4'253	7'144	...	6'028	3'137	60
61	9'931	...	3'503	6'585	...	6'428	3'346	61
62	9'574	...	2'707	6'000	...	6'867	3'574	62
63	9'216	...	1'863	5'389	...	7'353	3'827	63
64	8'860	...	'964	4'750	...	7'896	4'110	64
65	8'510	...	...	4'081	...	...	4'429	65
66	8'169	...	...	3'375	...	...	4'794	66
67	7'838	...	...	2'626	...	...	5'212	67
68	7'516	...	...	1'823	...	...	5'693	68
69	7'205	...	...	'952	...	...	6'253	69
70	6'905	...	...	...	...	...	...	70
71	6'613	...	...	...	...	...	...	71
72	6'328	...	...	...	...	...	...	72
73	6'050	...	...	...	...	...	...	73
74	5'780	...	...	...	...	...	...	74
75	5'518	...	...	...	...	...	...	75
76	5'264	...	...	...	...	...	...	76
77	5'020	...	...	...	...	...	...	77
78	4'784	...	...	...	...	...	...	78
79	4'557	...	...	...	...	...	...	79

TABLE VI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Annuities of £1.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	20'608	19'310	19'864	20'227	1'298	'744	'381	18
19	20'462	19'109	19'686	20'064	1'353	'776	'398	19
20	20'309	18'898	19'500	19'895	1'411	'809	'414	20
21	20'152	18'681	19'309	19'720	1'471	'843	'432	21
22	19'989	18'456	19'110	19'539	1'533	'879	'450	22
23	19'819	18'221	18'903	19'349	1'598	'916	'470	23
24	19'642	17'975	18'687	19'152	1'667	'955	'490	24
25	19'457	17'719	18'461	18'946	1'738	'996	'511	25
26	19'261	17'450	18'223	18'729	1'811	1'038	'532	26
27	19'055	17'167	17'973	18'500	1'888	1'082	'555	27
28	18'839	16'871	17'711	18'261	1'968	1'128	'578	28
29	18'615	16'555	17'439	18'012	2'060	1'176	'603	29
30	18'388	16'250	17'162	17'760	2'138	1'226	'628	30
31	18'158	15'928	16'879	17'503	2'230	1'279	'655	31
32	17'928	15'600	16'594	17'244	2'328	1'334	'684	32
33	17'697	15'267	16'304	16'983	2'430	1'393	'714	33
34	17'464	14'925	16'009	16'718	2'539	1'455	'746	34
35	17'228	14'575	15'707	16'448	2'653	1'521	'780	35
36	16'987	14'214	15'397	16'172	2'773	1'590	'815	36
37	16'738	13'838	15'076	15'886	2'900	1'662	'852	37
38	16'481	13'448	14'743	15'590	3'033	1'738	'891	38
39	16'217	13'045	14'399	15'285	3'172	1'818	'932	39
40	15'946	12'627	14'043	14'971	3'319	1'903	'975	40
41	15'670	12'195	13'678	14'649	3'475	1'992	1'021	41
42	15'393	11'752	13'306	14'323	3'641	2'087	1'070	42
43	15'114	11'297	12'926	13'992	3'817	2'188	1'122	43
44	14'835	10'830	12'539	13'658	4'005	2'296	1'177	44
45	14'556	10'350	12'145	13'320	4'206	2'411	1'236	45
46	14'274	9'853	11'740	12'975	4'421	2'534	1'299	46
47	13'987	9'337	11'321	12'621	4'650	2'666	1'366	47
48	13'690	8'797	10'885	12'252	4'893	2'805	1'438	48
49	13'382	8'233	10'430	11'869	5'149	2'952	1'513	49
50	13'061	7'640	9'954	11'468	5'421	3'107	1'593	50
51	12'729	7'020	9'456	11'051	5'709	3'273	1'678	51
52	12'393	6'374	8'943	10'624	6'019	3'450	1'769	52
53	12'061	5'704	8'417	10'193	6'357	3'644	1'868	53
54	11'738	5'008	7'880	9'761	6'730	3'858	1'977	54
55	11'428	4'285	7'334	9'329	7'143	4'094	2'099	55
56	11'127	3'527	6'771	8'894	7'600	4'356	2'233	56
57	10'826	2'727	6'183	8'446	8'099	4'643	2'380	57
58	10'515	1'875	5'562	7'976	8'640	4'953	2'539	58
59	10'191	'968	4'904	7'481	9'223	5'287	2'710	59
60	9'852	...	4'205	6'957	...	5'647	2'895	60
61	9'506	...	3'463	6'409	...	6'043	3'097	61
62	9'164	...	2'680	5'840	...	6'484	3'324	62
63	8'834	...	1'849	5'253	...	6'985	3'581	63
64	8'520	...	'960	4'644	...	7'560	3'876	64
65	8'221	...	...	4'007	...	...	4'214	65
66	7'930	...	...	3'329	...	...	4'601	66
67	7'644	...	...	2'601	...	...	5'043	67
68	7'363	...	...	1'812	...	...	5'551	68
69	7'086	...	...	'950	...	...	6'136	69
70	6'813	...	...	...	...	...	...	70
71	6'543	...	...	...	...	...	...	71
72	6'277	...	...	...	...	...	...	72
73	6'014	...	...	...	...	...	...	73
74	5'756	...	...	...	...	...	...	74
75	5'504	...	...	...	...	...	...	75
76	5'257	...	...	...	...	...	...	76
77	5'016	...	...	...	...	...	...	77
78	4'783	...	...	...	...	...	...	78
79	4'557	...	...	...	...	...	...	79

TABLE VI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Annuities of £1.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	20'004	18'870	19'366	19'686	1'134	'638	'318	18
19	19'857	18'674	19'191	19'525	1'183	'666	'332	19
20	19'706	18'471	19'011	19'360	1'235	'695	'346	20
21	19'548	18'258	18'823	19'186	1'290	'725	'362	21
22	19'386	18'040	18'629	19'009	1'346	'757	'377	22
23	19'215	17'810	18'424	18'821	1'405	'791	'394	23
24	19'037	17'570	18'212	18'626	1'467	'825	'411	24
25	18'850	17'319	17'988	18'421	1'531	'862	'429	25
26	18'654	17'055	17'755	18'206	1'599	'899	'448	26
27	18'448	16'780	17'509	17'980	1'668	'939	'468	27
28	18'234	16'493	17'254	17'746	1'741	'980	'488	28
29	18'011	16'193	16'988	17'501	1'818	1'023	'510	29
30	17'780	15'882	16'712	17'248	1'898	1'068	'532	30
31	17'544	15'562	16'429	16'988	1'982	1'115	'556	31
32	17'304	15'234	16'140	16'724	2'070	1'164	'580	32
33	17'061	14'898	15'844	16'455	2'163	1'217	'606	33
34	16'818	14'556	15'545	16'184	2'262	1'273	'634	34
35	16'573	14'206	15'242	15'910	2'367	1'331	'663	35
36	16'328	13'850	14'934	15'633	2'478	1'394	'695	36
37	16'083	13'487	14'623	15'355	2'596	1'460	'728	37
38	15'835	13'114	14'304	15'072	2'721	1'531	'763	38
39	15'586	12'731	13'980	14'786	2'855	1'606	'800	39
40	15'331	12'335	13'646	14'491	2'996	1'685	'840	40
41	15'070	11'925	13'301	14'188	3'145	1'769	'882	41
42	14'800	11'497	12'942	13'874	3'303	1'858	'926	42
43	14'524	11'054	12'572	13'551	3'470	1'952	'973	43
44	14'243	10'595	12'191	13'220	3'648	2'052	1'023	44
45	13'962	10'124	11'803	12'886	3'838	2'159	1'076	45
46	13'682	9'638	11'407	12'548	4'044	2'275	1'134	46
47	13'401	9'137	11'002	12'205	4'264	2'399	1'196	47
48	13'117	8'616	10'585	11'855	4'501	2'532	1'262	48
49	12'827	8'073	10'152	11'494	4'754	2'675	1'333	49
50	12'530	7'505	9'703	11'121	5'025	2'827	1'409	50
51	12'227	6'910	9'236	10'737	5'317	2'991	1'490	51
52	11'921	6'290	8'753	10'342	5'631	3'168	1'579	52
53	11'616	5'642	8'255	9'941	5'974	3'361	1'675	53
54	11'315	4'966	7'743	9'535	6'349	3'572	1'780	54
55	11'015	4'254	7'212	9'120	6'761	3'803	1'895	55
56	10'717	3'505	6'660	8'695	7'212	4'057	2'022	56
57	10'416	2'711	6'081	8'256	7'705	4'335	2'160	57
58	10'114	1'867	5'475	7'802	8'247	4'639	2'312	58
59	9'810	'966	4'835	7'331	8'844	4'975	2'479	59
60	9'503	...	4'157	6'839	...	5'346	2'664	60
61	9'194	...	3'438	6'325	...	5'756	2'869	61
62	8'880	...	2'670	5'785	...	6'210	3'095	62
63	8'562	...	1'846	5'215	...	6'716	3'347	63
64	8'241	...	'959	4'612	...	7'282	3'629	64
65	7'923	...	...	3'974	...	...	3'949	65
66	7'615	...	...	3'299	...	...	4'316	66
67	7'322	...	...	2'576	...	...	4'746	67
68	7'050	...	...	1'799	...	...	5'251	68
69	6'796	...	...	'946	...	...	5'850	69
70	6'557	...	...	...	...	...	...	70
71	6'327	...	...	...	...	...	...	71
72	6'103	...	...	...	...	...	...	72
73	5'882	...	...	...	...	...	...	73
74	5'661	...	...	...	...	...	...	74
75	5'441	...	...	...	...	...	...	75
76	5'220	...	...	...	...	...	...	76
77	4'998	...	...	...	...	...	...	77
78	4'776	...	...	...	...	...	...	78
79	4'556	...	...	...	...	...	...	79

TABLE VI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875)—R. T. &amp; C. Districts Combined.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Annuities of £1.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	20'535	19'244	19'791	20'153	1'291	744	'382	18
19	20'386	19'040	19'611	19'988	1'346	775	'398	19
20	20'233	18'830	19'425	19'818	1'403	'808	'415	20
21	20'074	18'611	19'231	19'641	1'463	'843	'433	21
22	19'908	18'382	19'029	19'457	1'526	'879	'451	22
23	19'737	18'146	18'821	19'267	1'591	'916	'470	23
24	19'559	17'900	18'604	19'068	1'659	'955	'491	24
25	19'373	17'643	18'377	18'861	1'730	'996	'512	25
26	19'178	17'375	18'139	18'645	1'803	1'039	'533	26
27	18'974	17'094	17'891	18'418	1'880	1'083	'556	27
28	18'763	16'802	17'634	18'183	1'961	1'129	'580	28
29	18'545	16'501	17'368	17'940	2'044	1'177	'605	29
30	18'322	16'189	17'094	17'691	2'133	1'228	'631	30
31	18'096	15'871	16'815	17'438	2'225	1'281	'658	31
32	17'867	15'544	16'529	17'180	2'323	1'338	'687	32
33	17'635	15'210	16'238	16'918	2'425	1'397	'717	33
34	17'401	14'867	15'942	16'652	2'534	1'459	'749	34
35	17'164	14'516	15'639	16'381	2'648	1'525	'783	35
36	16'923	14'154	15'328	16'104	2'769	1'595	'819	36
37	16'679	13'783	15'011	15'822	2'896	1'668	'857	37
38	16'430	13'399	14'685	15'534	3'031	1'745	'896	38
39	16'175	13'003	14'348	15'237	3'172	1'827	'938	39
40	15'916	12'594	14'003	14'933	3'322	1'913	'983	40
41	15'650	12'169	13'645	14'621	3'481	2'005	1'029	41
42	15'379	11'731	13'278	14'300	3'648	2'101	1'079	42
43	15'102	11'277	12'899	13'971	3'825	2'203	1'131	43
44	14'821	10'807	12'510	13'634	4'014	2'311	1'187	44
45	14'537	10'323	12'110	13'291	4'214	2'427	1'246	45
46	14'250	9'821	11'700	12'940	4'429	2'550	1'310	46
47	13'962	9'304	11'280	12'585	4'658	2'682	1'377	47
48	13'669	8'767	10'846	12'219	4'902	2'823	1'450	48
49	13'369	8'206	10'396	11'842	5'163	2'973	1'527	49
50	13'063	7'622	9'929	11'454	5'441	3'134	1'609	50
51	12'749	7'010	9'444	11'052	5'739	3'305	1'697	51
52	12'432	6'373	8'943	10'640	6'059	3'489	1'792	52
53	12'115	5'710	8'426	10'221	6'405	3'689	1'894	53
54	11'800	5'017	7'894	9'794	6'783	3'906	2'006	54
55	11'489	4'293	7'345	9'361	7'196	4'144	2'128	55
56	11'180	3'531	6'775	8'918	7'649	4'405	2'262	56
57	10'871	2'727	6'181	8'462	8'144	4'690	2'409	57
58	10'558	1'874	5'557	7'990	8'684	5'001	2'568	58
59	10'240	'968	4'900	7'498	9'272	5'340	2'742	59
60	9'914	...	4'204	6'982	...	5'710	2'932	60
61	9'583	...	3'468	6'443	...	6'115	3'140	61
62	9'250	...	2'686	5'879	...	6'564	3'371	62
63	8'919	...	1'853	5'290	...	7'066	3'629	63
64	8'593	...	'961	4'674	...	7'632	3'919	64
65	8'274	...	...	4'025	...	...	4'249	65
66	7'964	...	...	3'338	...	...	4'626	66
67	7'665	...	...	2'605	...	...	5'060	67
68	7'376	...	...	1'814	...	...	5'562	68
69	7'094	...	...	'950	...	...	6'144	69
70	6'819	...	...	...	...	...	...	70
71	6'547	...	...	...	...	...	...	71
72	6'280	...	...	...	...	...	...	72
73	6'016	...	...	...	...	...	...	73
74	5'758	...	...	...	...	...	...	74
75	5'504	...	...	...	...	...	...	75
76	5'257	...	...	...	...	...	...	76
77	5'016	...	...	...	...	...	...	77
78	4'783	...	...	...	...	...	...	78
79	4'557	...	...	...	...	...	...	79



TABLE VII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Assurances of £1 at Death.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·27368	·01297	·01394	·01352	·01325	18
19	·27877	·01330	·01435	·01390	·01360	19
20	·28385	·01364	·01477	·01428	·01397	20
21	·28894	·01399	·01521	·01468	·01434	21
22	·29505	·01439	·01572	·01515	·01477	22
23	·30013	·01476	·01620	·01557	·01517	23
24	·30624	·01519	·01675	·01607	·01563	24
25	·31234	·01563	·01733	·01658	·01611	25
26	·31946	·01614	·01800	·01718	·01666	26
27	·32557	·01661	·01863	·01774	·01718	27
28	·33269	·01715	·01937	·01838	·01777	28
29	·33981	·01770	·02013	·01905	·01838	29
30	·34693	·01827	·02093	·01974	·01901	30
31	·35406	·01886	·02178	·02047	·01966	31
32	·36219	·01952	·02273	·02128	·02040	32
33	·36932	·02015	·02368	·02208	·02111	33
34	·37746	·02085	·02475	·02297	·02190	34
35	·38559	·02157	·02588	·02391	·02273	35
36	·39373	·02232	·02710	·02490	·02359	36
37	·40187	·02310	·02840	·02594	·02450	37
38	·41001	·02391	·02981	·02705	·02545	38
39	·41917	·02482	·03140	·02830	·02651	39
40	·42833	·02576	·03314	·02963	·02764	40
41	·43748	·02675	·03503	·03105	·02883	41
42	·44664	·02778	·03712	·03259	·03009	42
43	·45681	·02892	·03950	·03431	·03150	43
44	·46699	·03013	·04217	·03619	·03301	44
45	·47716	·03140	·04516	·03823	·03461	45
46	·48835	·03280	·04865	·04054	·03642	46
47	·49853	·03420	·05251	·04299	·03827	47
48	·50972	·03575	·05707	·04578	·04035	48
49	·52091	·03736	·06238	·04885	·04258	49
50	·53108	·03898	·06853	·05217	·04488	50
51	·54227	·04075	·07611	·05600	·04748	51
52	·55347	·04263	·08548	·06038	·05033	52
53	·56466	·04463	·09742	·06541	·05347	53
54	·57687	·04684	·11345	·07142	·05706	54
55	·58806	·04910	·13547	·07841	·06096	55
56	·60027	·05158	·16852	·08697	·06544	56
57	·61146	·05412	·22284	·09732	·07038	57
58	·62265	·05679	·33084	·11042	·07601	58
59	·63486	·05975	·65450	·12789	·08268	59
60	·64605	·06284	...	·15190	·09043	60
61	·65826	·06628	...	·18791	·09996	61
62	·67047	·07003	...	·24768	·11175	62
63	·68268	·07408	...	·36645	·12668	63
64	·69488	·07843	...	·72083	·14629	64
65	·70709	·08309	...	...	·17326	65
66	·71930	·08805	...	...	·21313	66
67	·73049	·09320	...	...	·27818	67
68	·74168	·09868	...	...	·40685	68
69	·75186	·10435	...	...	·78977	69
70	·76305	·11051	...	...	...	70
71	·77221	·11677	...	...	...	71
72	·78238	·12364	...	...	...	72
73	·79154	·13083	...	...	...	73
74	·80171	·13870	...	...	...	74
75	·80985	·14676	...	...	...	75
76	·81901	·15559	...	...	...	76
77	·82715	·16477	...	...	...	77
78	·83529	·17460	...	...	...	78
79	·84342	·18508	...	...	...	79

TABLE VII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Assurances of £1 at Death.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·29098	·01412	·01507	·01465	·01439	18
19	·29606	·01447	·01549	·01504	·01476	19
20	·30115	·01483	·01594	·01544	·01514	20
21	·30725	·01525	·01645	·01591	·01558	21
22	·31234	·01563	·01692	·01634	·01599	22
23	·31845	·01607	·01748	·01685	·01646	23
24	·32455	·01652	·01806	·01737	·01695	24
25	·33066	·01699	·01866	·01791	·01745	25
26	·33778	·01754	·01936	·01854	·01804	26
27	·34490	·01810	·02009	·01919	·01864	27
28	·35202	·01869	·02087	·01988	·01928	28
29	·36016	·01935	·02176	·02065	·02000	29
30	·36728	·01997	·02260	·02140	·02068	30
31	·37542	·02068	·02357	·02224	·02145	31
32	·38356	·02139	·02459	·02311	·02224	32
33	·39170	·02213	·02566	·02402	·02306	33
34	·39984	·02290	·02679	·02498	·02392	34
35	·40696	·02362	·02792	·02591	·02474	35
36	·41612	·02450	·02928	·02703	·02573	36
37	·42426	·02535	·03066	·02814	·02671	37
38	·43341	·02630	·03223	·02940	·02780	38
39	·44257	·02729	·03393	·03074	·02895	39
40	·45173	·02833	·03578	·03217	·03017	40
41	·46088	·02941	·03779	·03370	·03146	41
42	·47106	·03060	·04008	·03540	·03289	42
43	·48021	·03177	·04251	·03715	·03432	43
44	·48937	·03299	·04519	·03903	·03583	44
45	·49954	·03432	·04826	·04113	·03750	45
46	·50870	·03564	·05163	·04333	·03921	46
47	·51887	·03710	·05557	·04583	·04111	47
48	·52905	·03865	·06014	·04860	·04318	48
49	·54024	·04037	·06562	·05180	·04552	49
50	·55041	·04214	·07204	·05530	·04800	50
51	·56262	·04420	·08015	·05950	·05091	51
52	·57381	·04630	·09002	·06416	·05401	52
53	·58500	·04850	·10256	·06950	·05739	53
54	·59620	·05079	·11905	·07566	·06108	54
55	·60739	·05315	·14175	·08282	·06511	55
56	·61756	·05550	·17509	·09121	·06944	56
57	·62774	·05798	·23019	·10153	·07432	57
58	·63893	·06076	·34076	·11487	·08011	58
59	·64910	·06369	·67055	·13236	·08677	59
60	·66131	·06713	...	·15727	·09506	60
61	·67352	·07085	...	·19449	·10509	61
62	·68471	·07472	...	·25549	·11725	62
63	·69590	·07878	...	·37637	·13248	63
64	·70709	·08299	...	·73655	·15226	64
65	·71727	·08725	...	...	·17900	65
66	·72744	·09173	...	...	·21852	66
67	·73762	·09650	...	...	·28359	67
68	·74677	·10142	...	...	·41213	68
69	·75593	·10668	...	...	·79572	69
70	·76610	·11245	...	...	...	70
71	·77526	·11849	...	...	...	71
72	·78442	·12497	...	...	...	72
73	·79357	·13196	...	...	...	73
74	·80171	·13928	...	...	...	74
75	·81087	·14732	...	...	...	75
76	·81901	·15579	...	...	...	76
77	·82715	·16490	...	...	...	77
78	·83529	·17464	...	...	...	78
79	·84342	·18508	...	...	...	79

TABLE VII—(continued).

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Assurances of £1 at Death.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	'31234	'01561	'01655	'01613	'01587	18
19	'31743	'01599	'01700	'01654	'01626	19
20	'32252	'01637	'01746	'01697	'01666	20
21	'32760	'01676	'01794	'01740	'01707	21
22	'33371	'01721	'01850	'01791	'01756	22
23	'33879	'01763	'01902	'01839	'01800	23
24	'34490	'01812	'01963	'01894	'01852	24
25	'35202	'01868	'02033	'01957	'01911	25
26	'35812	'01920	'02100	'02017	'01967	26
27	'36525	'01980	'02177	'02086	'02031	27
28	'37237	'02042	'02258	'02158	'02098	28
29	'38051	'02113	'02350	'02240	'02174	29
30	'38865	'02186	'02447	'02326	'02253	30
31	'39679	'02262	'02550	'02415	'02336	31
32	'40493	'02340	'02658	'02509	'02421	32
33	'41306	'02421	'02773	'02607	'02510	33
34	'42120	'02504	'02894	'02710	'02603	34
35	'43036	'02597	'03029	'02824	'02705	35
36	'43850	'02686	'03166	'02936	'02805	36
37	'44664	'02777	'03312	'03054	'02909	37
38	'45580	'02878	'03476	'03186	'03024	38
39	'46393	'02977	'03644	'03318	'03138	39
40	'47309	'03086	'03835	'03467	'03265	40
41	'48123	'03193	'04035	'03618	'03392	41
42	'49140	'03320	'04274	'03797	'03542	42
43	'50056	'03446	'04528	'03982	'03694	43
44	'50972	'03579	'04811	'04181	'03856	44
45	'51989	'03724	'05135	'04405	'04035	45
46	'52905	'03867	'05489	'04638	'04216	46
47	'53922	'04024	'05902	'04901	'04418	47
48	'54940	'04189	'06376	'05190	'04634	48
49	'55855	'04354	'06919	'05502	'04859	49
50	'56873	'04539	'07578	'05861	'05114	50
51	'57992	'04743	'08392	'06279	'05401	51
52	'59009	'04950	'09381	'06742	'05706	52
53	'60027	'05168	'10639	'07272	'06038	53
54	'61044	'05395	'12292	'07884	'06402	54
55	'62163	'05644	'14613	'08619	'06816	55
56	'63181	'05896	'18026	'09487	'07266	56
57	'64198	'06163	'23680	'10557	'07776	57
58	'65215	'06448	'34931	'11912	'08359	58
59	'66233	'06751	'68563	'13698	'09035	59
60	'67352	'07087	...	'16202	'09848	60
61	'68369	'07436	...	'19886	'10809	61
62	'69488	'07825	...	'26026	'12012	62
63	'70608	'08247	...	'38249	'13539	63
64	'71625	'08691	...	'74686	'15530	64
65	'72744	'09181	...	...	'18305	65
66	'73863	'09700	...	...	'22390	66
67	'74779	'10213	...	...	'29029	67
68	'75796	'10751	...	...	'42133	68
69	'76610	'11273	...	...	'80984	69
70	'77424	'11808	...	...	...	70
71	'78238	'12366	...	...	...	71
72	'79052	'12953	...	...	...	72
73	'79764	'13561	...	...	...	73
74	'80578	'14234	...	...	...	74
75	'81290	'14940	...	...	...	75
76	'82104	'15729	...	...	...	76
77	'82816	'16570	...	...	...	77
78	'83630	'17511	...	...	...	78
79	'84342	'18512	...	...	...	79

TABLE VII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST  $3\frac{1}{2}$  PER CENT.

Values of Assurances of £1 at Death.

INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death.	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	'29403	'01432	'01528	'01486	'01459	18
19	'29912	'01467	'01571	'01525	'01497	19
20	'30420	'01503	'01616	'01566	'01535	20
21	'30929	'01541	'01662	'01608	'01575	21
22	'31539	'01584	'01716	'01657	'01621	22
23	'32150	'01629	'01772	'01708	'01669	23
24	'32760	'01675	'01830	'01761	'01718	24
25	'33371	'01723	'01891	'01816	'01769	25
26	'34083	'01777	'01962	'01879	'01828	26
27	'34693	'01828	'02030	'01939	'01884	27
28	'35507	'01892	'02113	'02014	'01953	28
29	'36219	'01953	'02195	'02085	'02019	29
30	'37033	'02021	'02288	'02166	'02093	30
31	'37746	'02086	'02378	'02245	'02165	31
32	'38559	'02158	'02481	'02333	'02244	32
33	'39373	'02233	'02589	'02425	'02327	33
34	'40187	'02310	'02703	'02521	'02413	34
35	'41001	'02389	'02824	'02622	'02503	35
36	'41815	'02471	'02954	'02728	'02597	36
37	'42629	'02556	'03093	'02840	'02694	37
38	'43443	'02644	'03242	'02958	'02797	38
39	'44359	'02742	'03411	'03092	'02911	39
40	'45274	'02845	'03595	'03233	'03032	40
41	'46190	'02951	'03796	'03385	'03159	41
42	'47106	'03063	'04016	'03548	'03294	42
43	'48021	'03180	'04258	'03723	'03437	43
44	'49039	'03309	'04538	'03920	'03597	44
45	'50056	'03443	'04849	'04134	'03766	45
46	'50972	'03577	'05190	'04357	'03939	46
47	'51989	'03724	'05588	'04609	'04131	47
48	'53007	'03878	'06046	'04887	'04338	48
49	'54024	'04041	'06584	'05197	'04562	49
50	'55041	'04214	'07221	'05543	'04805	50
51	'56160	'04405	'08011	'05947	'05081	51
52	'57280	'04607	'08988	'06405	'05383	52
53	'58297	'04812	'10210	'06919	'05704	53
54	'59416	'05035	'11843	'07527	'06067	54
55	'60535	'05269	'14101	'08242	'06467	55
56	'61553	'05506	'17432	'09085	'06902	56
57	'62570	'05756	'22945	'10123	'07394	57
58	'63689	'06032	'33985	'11461	'07971	58
59	'64808	'06329	'66950	'13226	'08643	59
60	'65928	'06650	...	'15682	'09443	60
61	'67047	'06996	...	'19333	'10406	61
62	'68166	'07369	...	'25378	'11595	62
63	'69387	'07780	...	'37446	'13117	63
64	'70506	'08205	...	'73369	'15085	64
65	'71523	'08644	...	...	'17770	65
66	'72642	'09121	...	...	'21762	66
67	'73660	'09610	...	...	'28276	67
68	'74677	'10124	...	...	'41167	68
69	'75593	'10656	...	...	'79572	69
70	'76508	'11220	...	...	...	70
71	'77526	'11842	...	...	...	71
72	'78442	'12491	...	...	...	72
73	'79357	'13191	...	...	...	73
74	'80171	'13924	...	...	...	74
75	'81087	'14732	...	...	...	75
76	'81901	'15579	...	...	...	76
77	'82715	'16490	...	...	...	77
78	'83529	'17464	...	...	...	78
79	'84342	'18508	...	...	...	79

TABLE VIII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*INTEREST  $3\frac{1}{2}$  PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium				Premium per annum payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium.			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	33'859	21'259	23'815	26'859	1'604	1'083	1'177	1'300	18
19	34'426	21'302	23'964	27'135	1'642	1'097	1'195	1'324	19
20	35'025	21'355	24'128	27'430	1'683	1'111	1'214	1'350	20
21	35'657	21'417	24'306	27'746	1'726	1'128	1'235	1'377	21
22	36'324	21'490	24'499	28'083	1'772	1'145	1'258	1'406	22
23	37'022	21'569	24'704	28'437	1'820	1'164	1'282	1'437	23
24	37'749	21'651	24'917	28'806	1'872	1'184	1'307	1'471	24
25	38'498	21'728	25'130	29'181	1'926	1'206	1'334	1'505	25
26	39'278	21'809	25'353	29'573	1'984	1'229	1'363	1'542	26
27	40'082	21'885	25'576	29'972	2'045	1'253	1'394	1'581	27
28	40'915	21'957	25'802	30'383	2'109	1'278	1'426	1'623	28
29	41'770	22'015	26'022	30'795	2'176	1'304	1'459	1'666	29
30	42'653	22'062	26'239	31'214	2'247	1'331	1'493	1'710	30
31	43'571	22'104	26'458	31'645	2'321	1'360	1'529	1'757	31
32	44'525	22'138	26'679	32'088	2'400	1'389	1'568	1'807	32
33	45'518	22'166	26'903	32'545	2'483	1'421	1'608	1'860	33
34	46'535	22'170	27'113	32'999	2'570	1'453	1'650	1'915	34
35	47'578	22'150	27'308	33'451	2'662	1'487	1'693	1'972	35
36	48'652	22'108	27'492	33'905	2'758	1'522	1'738	2'032	36
37	49'752	22'035	27'658	34'354	2'860	1'557	1'785	2'094	37
38	50'880	21'932	27'804	34'798	2'967	1'594	1'834	2'160	38
39	52'020	21'778	27'913	35'219	3'080	1'632	1'884	2'228	39
40	53'192	21'590	28'000	35'635	3'199	1'670	1'937	2'300	40
41	54'403	21'371	28'071	36'052	3'326	1'711	1'992	2'376	41
42	55'665	21'128	28'133	36'477	3'462	1'756	2'052	2'457	42
43	56'973	20'851	28'178	36'905	3'607	1'803	2'116	2'545	43
44	58'316	20'527	28'192	37'322	3'762	1'854	2'185	2'638	44
45	59'691	20'142	28'164	37'719	3'928	1'906	2'256	2'736	45
46	61'104	19'696	28'096	38'100	4'104	1'962	2'332	2'841	46
47	62'558	19'177	27'977	38'457	4'292	2'020	2'413	2'953	47
48	64'077	18'589	27'816	38'806	4'494	2'081	2'498	3'072	48
49	65'698	17'949	27'635	39'171	4'712	2'150	2'592	3'202	49
50	67'454	17'276	27'455	39'577	4'950	2'229	2'697	3'345	50
51	69'327	16'546	27'252	40'004	5'210	2'322	2'814	3'503	51
52	71'257	15'690	26'961	40'386	5'488	2'423	2'941	3'672	52
53	73'196	14'647	26'524	40'669	5'785	2'527	3'073	3'851	53
54	75'142	13'394	25'920	40'838	6'101	2'634	3'209	4'039	54
55	77'117	11'918	25'144	40'895	6'439	2'745	3'353	4'239	55
56	79'135	10'186	24'172	40'830	6'800	2'860	3'502	4'451	56
57	81'204	8'156	22'974	40'621	7'187	2'972	3'657	4'676	57
58	83'328	5'791	21'519	40'252	7'601	3'077	3'816	4'914	58
59	85'518	3'078	19'801	39'718	8'049	3'173	3'989	5'172	59
60	87'785	...	17'807	39'015	8'538	...	4'187	5'461	60
61	90'105	...	15'481	38'097	9'073	...	4'419	5'785	61
62	92'412	...	12'693	36'854	9'653	...	4'689	6'142	62
63	94'656	...	9'301	35'169	10'271	...	4'993	6'526	63
64	96'803	...	5'143	32'922	10'926	...	5'335	6'931	64
65	98'789	...	...	29'940	11'609	...	...	7'336	65
66	100'603	...	...	26'085	12'315	...	...	7'729	66
67	102'325	...	...	21'311	13'055	...	...	8'115	67
68	104'042	...	...	15'541	13'843	...	...	8'525	68
69	105'699	...	...	8'503	14'670	...	...	8'932	69
70	107'339	...	...	...	15'545	...	...	...	70
71	108'933	...	...	...	16'473	...	...	...	71
72	110'474	...	...	...	17'458	...	...	...	72
73	111'931	...	...	...	18'501	...	...	...	73
74	113'251	...	...	...	19'593	...	...	...	74
75	114'351	...	...	...	20'723	...	...	...	75
76	115'159	...	...	...	21'877	...	...	...	76
77	115'598	...	...	...	23'028	...	...	...	77
78	115'587	...	...	...	24'161	...	...	...	78
79	115'067	...	...	...	25'251	...	...	...	79

TABLE VIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST  $3\frac{1}{2}$  PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium				Premium per Annum payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	36'030	23'261	26'039	29'426	1'748	1'205	1'311	1'455	18
19	36'616	23'305	26'201	29'732	1'789	1'220	1'331	1'482	19
20	37'249	23'372	26'392	30'072	1'834	1'237	1'353	1'512	20
21	37'933	23'466	26'614	30'451	1'882	1'256	1'378	1'544	21
22	38'666	23'583	26'866	30'866	1'934	1'278	1'406	1'580	22
23	39'446	23'721	27'143	31'313	1'990	1'302	1'436	1'618	23
24	40'277	23'882	27'450	31'798	2'051	1'329	1'469	1'660	24
25	41'142	24'049	27'768	32'302	2'115	1'357	1'504	1'705	25
26	42'019	24'200	28'078	32'804	2'182	1'387	1'541	1'752	26
27	42'905	24'332	28'374	33'300	2'252	1'417	1'579	1'800	27
28	43'809	24'452	28'664	33'798	2'325	1'449	1'618	1'851	28
29	44'749	24'573	28'963	34'315	2'404	1'484	1'661	1'905	29
30	45'734	24'697	29'275	34'854	2'487	1'520	1'706	1'963	30
31	46'760	24'817	29'592	35'412	2'575	1'558	1'753	2'023	31
32	47'829	24'929	29'913	35'986	2'668	1'598	1'803	2'087	32
33	48'932	25'021	30'225	36'566	2'765	1'639	1'854	2'153	33
34	50'066	25'088	30'524	37'148	2'867	1'681	1'907	2'222	34
35	51'218	25'116	30'796	37'719	2'973	1'723	1'961	2'293	35
36	52'412	25'127	31'065	38'301	3'085	1'768	2'018	2'368	36
37	53'657	25'129	31'337	38'903	3'206	1'816	2'079	2'449	37
38	54'962	25'128	31'620	39'533	3'335	1'869	2'145	2'536	38
39	56'324	25'116	31'908	40'185	3'473	1'925	2'216	2'629	39
40	57'736	25'081	32'187	40'848	3'621	1'986	2'292	2'728	40
41	59'189	25'002	32'442	41'509	3'777	2'050	2'372	2'834	41
42	60'667	24'852	32'646	42'144	3'941	2'115	2'453	2'942	42
43	62'178	24'627	32'799	42'758	4'114	2'180	2'537	3'056	43
44	63'746	24'343	32'918	43'368	4'297	2'248	2'625	3'175	44
45	65'381	23'998	33'004	43'979	4'492	2'319	2'718	3'302	45
46	67'080	23'583	33'049	44'585	4'699	2'393	2'815	3'436	46
47	68'826	23'077	33'033	45'166	4'921	2'472	2'918	3'579	47
48	70'619	22'484	32'959	45'725	5'158	2'556	3'028	3'732	48
49	72'459	21'801	32'825	46'260	5'415	2'648	3'147	3'898	49
50	74'336	21'009	32'614	46'757	5'691	2'750	3'276	4'077	50
51	76'236	20'070	32'293	47'189	5'989	2'859	3'415	4'270	51
52	78'161	18'945	31'831	47'536	6'307	2'972	3'559	4'474	52
53	80'111	17'572	31'182	47'768	6'642	3'081	3'705	4'686	53
54	82'094	15'889	30'296	47'855	6'994	3'173	3'845	4'903	54
55	84'188	13'918	29'210	47'847	7'367	3'248	3'983	5'129	55
56	86'449	11'685	27'955	47'784	7'769	3'313	4'129	5'373	56
57	88'904	9'224	26'564	47'696	8'212	3'382	4'296	5'647	57
58	91'519	6'519	25'016	47'560	8'704	3'477	4'498	5'963	58
59	94'219	3'489	23'233	47'297	9'245	3'604	4'738	6'322	59
60	96'919	...	21'091	46'796	9'838	...	5'016	6'727	60
61	99'596	...	18'461	45'964	10'477	...	5'331	7'172	61
62	102'263	...	15'203	44'715	11'159	...	5'673	7'657	62
63	104'974	...	11'183	42'977	11'883	...	6'048	8'181	63
64	107'721	...	6'204	40'617	12'643	...	6'462	8'746	64
65	110'388	...	...	37'420	13'428	...	...	9'339	65
66	112'881	...	...	33'212	14'235	...	...	9'977	66
67	114'821	...	...	27'494	15'021	...	...	10'571	67
68	116'239	...	...	20'129	15'787	...	...	11'109	68
69	117'247	...	...	11'009	16'546	...	...	11'589	69
70	117'967	...	...	...	17'315	...	...	...	70
71	118'484	...	...	...	18'108	...	...	...	71
72	118'858	...	...	...	18'936	...	...	...	72
73	119'102	...	...	...	19'804	...	...	...	73
74	119'212	...	...	...	20'711	...	...	...	74
75	119'154	...	...	...	21'649	...	...	...	75
76	118'932	...	...	...	22'624	...	...	...	76
77	118'479	...	...	...	23'620	...	...	...	77
78	117'709	...	...	...	24'610	...	...	...	78
79	116'552	...	...	...	25'576	...	...	...	79

TABLE VIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST  $3\frac{1}{2}$  PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	33'837	23'682	26'200	28'794	1'691	1'255	1'353	1'463	18
19	34'379	23'780	26'408	29'115	1'731	1'273	1'376	1'491	19
20	34'967	23'903	26'646	29'472	1'774	1'294	1'402	1'522	20
21	35'607	24'058	26'921	29'871	1'822	1'318	1'430	1'557	21
22	36'293	24'236	27'226	30'305	1'872	1'343	1'461	1'594	22
23	37'025	24'439	27'560	30'774	1'927	1'372	1'496	1'635	23
24	37'804	24'665	27'923	31'279	1'986	1'404	1'533	1'679	24
25	38'623	24'908	28'309	31'812	2'049	1'438	1'574	1'727	25
26	39'478	25'162	28'712	32'368	2'116	1'475	1'617	1'778	26
27	40'348	25'405	29'110	32'927	2'187	1'514	1'663	1'831	27
28	41'238	25'641	29'509	33'492	2'262	1'555	1'710	1'887	28
29	42'146	25'866	29'903	34'061	2'340	1'597	1'760	1'946	29
30	43'082	26'087	30'301	34'642	2'423	1'643	1'813	2'008	30
31	44'045	26'298	30'699	35'232	2'511	1'690	1'869	2'074	31
32	45'033	26'495	31'092	35'827	2'602	1'739	1'926	2'142	32
33	46'038	26'664	31'468	36'417	2'698	1'790	1'986	2'213	33
34	47'066	26'808	31'831	37'005	2'799	1'842	2'048	2'286	34
35	48'109	26'913	32'169	37'583	2'903	1'894	2'111	2'362	35
36	49'188	26'996	32'499	38'167	3'013	1'949	2'176	2'441	36
37	50'304	27'055	32'820	38'758	3'128	2'006	2'244	2'524	37
38	51'477	27'105	33'148	39'373	3'251	2'067	2'317	2'612	38
39	52'690	27'125	33'464	39'994	3'381	2'131	2'394	2'705	39
40	53'934	27'105	33'758	40'610	3'518	2'197	2'474	2'802	40
41	55'203	27'038	34'022	41'216	3'663	2'267	2'558	2'905	41
42	56'477	26'899	34'233	41'788	3'816	2'340	2'645	3'012	42
43	57'764	26'690	34'395	42'332	3'977	2'415	2'736	3'124	43
44	59'094	26'426	34'527	42'871	4'149	2'494	2'832	3'243	44
45	60'480	26'104	34'628	43'408	4'332	2'578	2'934	3'369	45
46	61'923	25'710	34'689	43'939	4'526	2'668	3'041	3'502	46
47	63'429	25'238	34'708	44'463	4'733	2'762	3'155	3'643	47
48	64'989	24'678	34'674	44'970	4'955	2'864	3'276	3'793	48
49	66'604	24'026	34'583	45'459	5'192	2'976	3'407	3'955	49
50	68'257	23'250	34'410	45'906	5'448	3'098	3'546	4'128	50
51	69'913	22'298	34'105	46'267	5'718	3'227	3'693	4'309	51
52	71'557	21'123	33'629	46'511	6'003	3'358	3'842	4'497	52
53	73'198	19'695	32'962	46'627	6'301	3'491	3'993	4'690	53
54	74'817	17'954	32'054	46'578	6'612	3'615	4'140	4'885	54
55	76'426	15'878	30'892	46'357	6'938	3'733	4'283	5'083	55
56	78'071	13'483	29'499	45'996	7'285	3'847	4'429	5'290	56
57	79'776	10'766	27'878	45'505	7'659	3'971	4'584	5'512	57
58	81'538	7'678	25'992	44'858	8'062	4'113	4'747	5'749	58
59	83'328	4'120	23'760	43'992	8'494	4'265	4'914	6'001	59
60	85'112	...	21'105	42'844	8'956	...	5'077	6'265	60
61	86'942	...	18'026	41'433	9'456	...	5'243	6'551	61
62	88'883	...	14'530	39'783	10'009	...	5'442	6'877	62
63	90'926	...	10'523	37'831	10'620	...	5'700	7'254	63
64	92'959	...	5'776	35'387	11'280	...	6'023	7'673	64
65	94'864	...	...	32'220	11'973	...	...	8'108	65
66	96'630	...	...	28'152	12'689	...	...	8'534	66
67	98'333	...	...	23'046	13'430	...	...	8'946	67
68	100'062	...	...	16'750	14'193	...	...	9'311	68
69	101'939	...	...	9'132	15'000	...	...	9'653	69
70	104'021	...	...	...	15'864	...	...	...	70
71	106'138	...	...	...	16'775	...	...	...	71
72	108'293	...	...	...	17'744	...	...	...	72
73	110'375	...	...	...	18'765	...	...	...	73
74	112'287	...	...	...	19'835	...	...	...	74
75	113'928	...	...	...	20'939	...	...	...	75
76	115'162	...	...	...	22'062	...	...	...	76
77	115'883	...	...	...	23'186	...	...	...	77
78	116'025	...	...	...	24'293	...	...	...	78
79	115'505	...	...	...	25'352	...	...	...	79

TABLE VIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST  $3\frac{1}{2}$  PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium			Premium per Annum Payable by Weekly or Monthly instalments					Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	34'592	22'839	25'433	28'392	1'685	1'187	1'285	1'409	18
19	35'167	22'914	25'618	28'703	1'725	1'203	1'306	1'436	19
20	35'782	23'007	25'827	29'043	1'769	1'222	1'330	1'465	20
21	36'443	23'124	26'064	29'417	1'815	1'242	1'355	1'498	21
22	37'142	23'255	26'320	29'816	1'866	1'265	1'383	1'532	22
23	37'883	23'404	26'600	30'244	1'919	1'290	1'413	1'570	23
24	38'665	23'567	26'900	30'700	1'977	1'317	1'446	1'610	24
25	39'480	23'737	27'212	31'175	2'038	1'345	1'481	1'653	25
26	40'321	23'906	27'529	31'661	2'102	1'376	1'518	1'698	26
27	41'181	24'066	27'844	32'152	2'170	1'408	1'556	1'746	27
28	42'066	24'221	28'160	32'652	2'242	1'442	1'597	1'796	28
29	42'973	24'364	28'471	33'156	2'317	1'477	1'639	1'848	29
30	43'914	24'503	28'788	33'674	2'397	1'514	1'684	1'903	30
31	44'892	24'639	29'109	34'207	2'481	1'552	1'731	1'962	31
32	45'905	24'764	29'430	34'752	2'569	1'593	1'780	2'023	32
33	46'946	24'870	29'743	35'300	2'662	1'635	1'832	2'087	33
34	48'010	24'947	30'038	35'843	2'759	1'678	1'884	2'152	34
35	49'095	24'991	30'311	36'379	2'860	1'722	1'938	2'221	35
36	50'213	25'010	30'573	36'917	2'967	1'767	1'995	2'292	36
37	51'377	25'015	30'834	37'470	3'080	1'815	2'054	2'368	37
38	52'582	24'997	31'085	38'029	3'200	1'866	2'117	2'448	38
39	53'828	24'951	31'325	38'594	3'328	1'919	2'183	2'533	39
40	55'111	24'870	31'545	39'158	3'463	1'975	2'253	2'622	40
41	56'429	24'747	31'740	39'715	3'606	2'034	2'326	2'716	41
42	57'776	24'571	31'900	40'259	3'757	2'094	2'402	2'815	42
43	59'155	24'337	32'022	40'787	3'917	2'158	2'483	2'919	43
44	60'580	24'047	32'111	41'307	4'087	2'225	2'567	3'030	44
45	62'047	23'689	32'155	41'811	4'268	2'295	2'655	3'146	45
46	63'568	23'258	32'156	42'303	4'461	2'368	2'748	3'269	46
47	65'152	22'756	32'114	42'786	4'666	2'446	2'847	3'400	47
48	66'791	22'170	32'019	43'251	4'886	2'529	2'952	3'540	48
49	68'498	21'503	31'876	43'706	5'124	2'620	3'066	3'691	49
50	70'272	20'745	31'677	44'144	5'379	2'722	3'190	3'854	50
51	72'087	19'853	31'383	44'531	5'654	2'832	3'323	4'029	51
52	73'921	18'774	30'947	44'829	5'946	2'946	3'461	4'213	52
53	75'762	17'460	30'329	45'005	6'254	3'058	3'599	4'403	53
54	77'619	15'879	29'506	45'048	6'578	3'165	3'738	4'600	54
55	79'519	14'018	28'476	44'964	6'921	3'265	3'877	4'803	55
56	81'499	11'876	27'244	44'770	7'290	3'363	4'021	5'020	56
57	83'578	9'450	25'812	44'472	7'688	3'465	4'176	5'256	57
58	85'751	6'709	24'155	44'053	8'122	3'580	4'347	5'514	58
59	87'983	3'585	22'214	43'459	8'592	3'703	4'533	5'796	59
60	90'240	...	19'918	42'634	9'102	...	4'738	6'106	60
61	92'576	...	17'258	41'588	9'661	...	4'976	6'455	61
62	94'966	...	14'116	40'233	10'267	...	5'255	6'844	62
63	97'340	...	10'308	38'422	10'914	...	5'563	7'263	63
64	99'687	...	5'687	36'051	11'601	...	5'918	7'713	64
65	101'911	...	...	32'920	12'317	...	...	8'179	65
66	103'949	...	...	28'835	13'052	...	...	8'638	66
67	105'831	...	...	23'669	13'807	...	...	9'086	67
68	107'577	...	...	17'262	14'585	...	...	9'516	68
69	109'202	...	...	9'446	15'394	...	...	9'943	69
70	110'713	...	...	...	16'236	...	...	...	70
71	112'111	...	...	...	17'124	...	...	...	71
72	113'399	...	...	...	18'057	...	...	...	72
73	114'546	...	...	...	19'040	...	...	...	73
74	115'523	...	...	...	20'063	...	...	...	74
75	116'279	...	...	...	21'126	...	...	...	75
76	116'741	...	...	...	22'206	...	...	...	76
77	116'856	...	...	...	23'296	...	...	...	77
78	116'544	...	...	...	24'366	...	...	...	78
79	115'763	...	...	...	25'403	...	...	...	79



TABLE IX.

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

Premium per Annum, Payable by Weekly or Monthly Instalments, to assure a Deferred Annuity of Two Shillings per Week, the Premium to Cease on Attaining the Age at which the Annuity Commences.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Rural Districts			Town Districts			City Districts			R. T. & C. Districts combined			Age
	Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			
	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	
18	'391	'222	'113	'350	'195	'098	'312	'171	'084	'349	'195	'099	18
19	'411	'234	'119	'368	'205	'103	'330	'180	'088	'368	'206	'104	19
20	'433	'246	'125	'388	'216	'108	'348	'190	'093	'388	'216	'109	20
21	'457	'258	'131	'409	'227	'114	'367	'200	'098	'409	'228	'115	21
22	'481	'272	'138	'432	'239	'120	'388	'211	'103	'432	'240	'121	22
23	'508	'286	'145	'456	'252	'126	'410	'223	'109	'456	'253	'127	23
24	'536	'302	'153	'482	'266	'133	'434	'236	'115	'482	'267	'134	24
25	'567	'318	'161	'510	'281	'140	'460	'249	'121	'510	'282	'141	25
26	'599	'335	'169	'540	'296	'148	'487	'263	'128	'540	'298	'149	26
27	'634	'354	'178	'572	'313	'156	'517	'279	'135	'572	'315	'157	27
28	'672	'374	'188	'606	'331	'165	'549	'295	'143	'607	'333	'166	28
29	'713	'395	'199	'644	'351	'174	'584	'313	'151	'644	'353	'175	29
30	'757	'418	'210	'684	'371	'184	'621	'332	'160	'685	'374	'185	30
31	'804	'443	'222	'728	'394	'195	'662	'353	'170	'729	'396	'196	31
32	'856	'470	'234	'776	'418	'206	'707	'375	'180	'777	'421	'208	32
33	'912	'498	'248	'828	'444	'219	'755	'399	'192	'829	'447	'220	33
34	'973	'529	'263	'885	'473	'232	'808	'426	'204	'886	'476	'234	34
35	1'040	'563	'279	'947	'504	'246	'866	'454	'217	'949	'507	'249	35
36	1'113	'599	'296	1'015	'537	'262	'930	'485	'231	1'017	'541	'264	36
37	1'193	'639	'314	1'090	'573	'279	1'001	'519	'246	1'093	'578	'282	37
38	1'282	'682	'334	1'173	'613	'297	1'079	'557	'263	1'176	'618	'300	38
39	1'380	'729	'356	1'265	'657	'317	1'166	'597	'281	1'269	'662	'320	39
40	1'489	'781	'379	1'367	'705	'339	1'263	'642	'301	1'372	'711	'342	40
41	1'611	'837	'405	1'482	'757	'362	1'371	'692	'323	1'487	'764	'366	41
42	1'748	'900	'432	1'611	'816	'388	1'494	'746	'347	1'617	'823	'392	42
43	1'902	'969	'463	1'757	'880	'417	1'632	'807	'373	1'764	'888	'421	43
44	2'078	1'046	'496	1'923	'952	'448	1'790	'875	'402	1'931	'961	'453	44
45	2'280	1'131	'533	2'113	1'032	'483	1'972	'951	'434	2'123	1'042	'488	45
46	2'512	1'227	'574	2'333	1'123	'521	2'182	1'037	'470	2'345	1'133	'526	46
47	2'783	1'336	'619	2'590	1'224	'563	2'427	1'134	'509	2'603	1'237	'569	47
48	3'102	1'459	'669	2'892	1'340	'610	2'716	1'244	'553	2'908	1'354	'617	48
49	3'482	1'599	'725	3'252	1'472	'663	3'062	1'370	'603	3'272	1'487	'670	49
50	3'943	1'760	'788	3'689	1'623	'722	3'482	1'515	'659	3'712	1'641	'731	50
51	4'511	1'946	'859	4'229	1'800	'789	4'001	1'684	'722	4'257	1'820	'799	51
52	5'226	2'164	'939	4'911	2'006	'866	4'655	1'882	'794	4'943	2'029	'876	52
53	6'152	2'422	1'030	5'795	2'251	'953	5'506	2'117	'876	5'833	2'276	'964	53
54	7'395	2'730	1'135	6'988	2'546	1'053	6'648	2'399	'971	7'030	2'573	1'065	54
55	9'147	3'104	1'256	8'668	2'903	1'170	8'264	2'742	1'081	8'716	2'934	1'182	55
56	11'789	3'567	1'397	11'204	3'346	1'306	10'699	3'168	1'209	11'264	3'381	1'319	56
57	16'212	4'151	1'563	15'444	3'905	1'465	14'780	3'707	1'361	15'529	3'946	1'480	57
58	25'091	4'910	1'759	23'962	4'630	1'655	22'970	4'406	1'541	24'096	4'680	1'671	58
59	51'760	5'930	1'995	49'542	5'606	1'884	47'608	5'351	1'759	49'808	5'667	1'902	59
60	...	7'370	2'284	...	6'983	2'164	...	6'688	2'026	...	7'062	2'184	60
61	...	9'542	2'642	...	9'073	2'513	...	8'706	2'358	...	9'169	2'534	61
62	...	13'191	3'098	...	12'581	2'959	...	12'095	2'782	...	12'708	2'982	62
63	...	20'522	3'693	...	19'644	3'544	...	18'917	3'337	...	19'829	3'567	63
64	...	42'590	4'499	...	40'952	4'340	...	39'485	4'092	...	41'297	4'360	64
65	...	...	5'644	...	...	5'469	...	...	5'167	...	...	5'489	65
66	...	...	7'386	...	...	7'187	...	...	6'804	...	...	7'207	66
67	...	...	10'320	...	...	10'083	...	...	9'579	...	...	10'101	67
68	...	...	16'240	...	...	15'929	...	...	15'179	...	...	15'945	68
69	...	...	34'153	...	...	33'585	...	...	32'156	...	...	33'630	69

TABLE X.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Annuities and Assurances at Death of £1—Joint Lives.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Annuities		Assurances at Death		Age
	Value of an Annuity (complete) of £1 on the Joint Lives of Husband and Wife—Wife same Age as Husband	Value of an Annuity (complete) of £1 to Wife after Husband's Death—Wife same Age as Husband	Value of an Assurance of £1 at Death of Wife in the Lifetime of the Husband—Wife same age as Husband		
			Single Premium	Premium per Annum, Payable by Weekly or Monthly Instalments, during the existence of the Joint Lives	
18	17'453	3'082	'20004	'01146	18
19	17'302	3'084	'20258	'01171	19
20	17'146	3'087	'20513	'01196	20
21	16'982	3'092	'20818	'01226	21
22	16'812	3'096	'21124	'01256	22
23	16'634	3'103	'21429	'01288	23
24	16'449	3'110	'21734	'01321	24
25	16'254	3'119	'22040	'01356	25
26	16'049	3'129	'22396	'01395	26
27	15'831	3'143	'22803	'01440	27
28	15'604	3'159	'23160	'01484	28
29	15'369	3'176	'23567	'01533	29
30	15'131	3'191	'23974	'01584	30
31	14'890	3'206	'24432	'01641	31
32	14'649	3'218	'24839	'01696	32
33	14'406	3'229	'25246	'01752	33
34	14'163	3'238	'25654	'01811	34
35	13'921	3'243	'26061	'01872	35
36	13'676	3'247	'26519	'01939	36
37	13'429	3'250	'26926	'02005	37
38	13'178	3'252	'27333	'02074	38
39	12'922	3'253	'27791	'02151	39
40	12'653	3'253	'28250	'02231	40
41	12'398	3'252	'28708	'02316	41
42	12'128	3'251	'29166	'02405	42
43	11'853	3'249	'29624	'02499	43
44	11'576	3'245	'30133	'02603	44
45	11'298	3'239	'30591	'02708	45
46	11'021	3'229	'31049	'02817	46
47	10'745	3'217	'31558	'02937	47
48	10'464	3'205	'32016	'03060	48
49	10'179	3'190	'32525	'03195	49
50	9'886	3'177	'33034	'03341	50
51	9'587	3'162	'33543	'03499	51
52	9'287	3'145	'34052	'03667	52
53	8'988	3'127	'34561	'03845	53
54	8'697	3'103	'35070	'04032	54
55	8'415	3'074	'35579	'04228	55
56	8'140	3'040	'36037	'04427	56
57	7'868	3'003	'36495	'04638	57
58	7'594	2'964	'36953	'04866	58
59	7'314	2'926	'37462	'05122	59
60	7'026	2'888	'37971	'05404	60
61	6'734	2'849	'38430	'05707	61
62	6'440	2'810	'38938	'06046	62
63	6'151	2'768	'39448	'06413	63
64	5'868	2'725	'39956	'06809	64
65	5'597	2'677	'40415	'07221	65
66	5'337	2'627	'40873	'07658	66
67	5'092	2'573	'41280	'08107	67
68	4'861	2'515	'41687	'08576	68
69	4'641	2'453	'42043	'09059	69
70	4'428	2'391	'42400	'09575	70
71	4'221	2'326	'42756	'10129	71
72	4'018	2'262	'43112	'10730	72
73	3'821	2'195	'43469	'11376	73
74	3'629	2'129	'43774	'12062	74
75	3'443	2'061	'44130	'12817	75
76	3'263	1'994	'44436	'13618	76
77	3'090	1'926	'44741	'14479	77
78	2'924	1'859	'44996	'15388	78
79	2'765	1'792	'45301	'16384	79

ANALYSIS OF THE RESULTS OF THE INVESTIGATION INTO THE CAUSES OF THE ACCIDENTS WHICH OCCURRED IN THE YEAR 1910

No.	Name of the accident	Number of persons killed	Number of persons injured	Number of persons who were not injured	Total number of persons
1	...	...	...	...	...
2	...	...	...	...	...
3	...	...	...	...	...
4	...	...	...	...	...
5	...	...	...	...	...
6	...	...	...	...	...
7	...	...	...	...	...
8	...	...	...	...	...
9	...	...	...	...	...
10	...	...	...	...	...
11	...	...	...	...	...
12	...	...	...	...	...
13	...	...	...	...	...
14	...	...	...	...	...
15	...	...	...	...	...
16	...	...	...	...	...
17	...	...	...	...	...
18	...	...	...	...	...
19	...	...	...	...	...
20	...	...	...	...	...
21	...	...	...	...	...
22	...	...	...	...	...
23	...	...	...	...	...
24	...	...	...	...	...
25	...	...	...	...	...
26	...	...	...	...	...
27	...	...	...	...	...
28	...	...	...	...	...
29	...	...	...	...	...
30	...	...	...	...	...
31	...	...	...	...	...
32	...	...	...	...	...
33	...	...	...	...	...
34	...	...	...	...	...
35	...	...	...	...	...
36	...	...	...	...	...
37	...	...	...	...	...
38	...	...	...	...	...
39	...	...	...	...	...
40	...	...	...	...	...
41	...	...	...	...	...
42	...	...	...	...	...
43	...	...	...	...	...
44	...	...	...	...	...
45	...	...	...	...	...
46	...	...	...	...	...
47	...	...	...	...	...
48	...	...	...	...	...
49	...	...	...	...	...
50	...	...	...	...	...
51	...	...	...	...	...
52	...	...	...	...	...
53	...	...	...	...	...
54	...	...	...	...	...
55	...	...	...	...	...
56	...	...	...	...	...
57	...	...	...	...	...
58	...	...	...	...	...
59	...	...	...	...	...
60	...	...	...	...	...
61	...	...	...	...	...
62	...	...	...	...	...
63	...	...	...	...	...
64	...	...	...	...	...
65	...	...	...	...	...
66	...	...	...	...	...
67	...	...	...	...	...
68	...	...	...	...	...
69	...	...	...	...	...
70	...	...	...	...	...
71	...	...	...	...	...
72	...	...	...	...	...
73	...	...	...	...	...
74	...	...	...	...	...
75	...	...	...	...	...
76	...	...	...	...	...
77	...	...	...	...	...
78	...	...	...	...	...
79	...	...	...	...	...
80	...	...	...	...	...
81	...	...	...	...	...
82	...	...	...	...	...
83	...	...	...	...	...
84	...	...	...	...	...
85	...	...	...	...	...
86	...	...	...	...	...
87	...	...	...	...	...
88	...	...	...	...	...
89	...	...	...	...	...
90	...	...	...	...	...
91	...	...	...	...	...
92	...	...	...	...	...
93	...	...	...	...	...
94	...	...	...	...	...
95	...	...	...	...	...
96	...	...	...	...	...
97	...	...	...	...	...
98	...	...	...	...	...
99	...	...	...	...	...
100	...	...	...	...	...

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

### MONETARY TABLES AT 4 PER CENT. INTEREST.

TABLE XI. Values of Whole of Life, Temporary, and Deferred,	Annuities of £1 ... ..	Rural Districts.
	" " " "	Town "
	" " " "	City "
	" " " "	R. T. & C. Districts Combined.
TABLE XII. Values of Assurances of £1 at Death. Single and	Annual Premiums ... ..	Rural Districts.
	" " " "	Town "
	" " " "	City "
	" " " "	R. T. & C. Districts Combined.
TABLE XIII. Values of Whole of Life, and Temporary, Sick-	ness Allowances of £1 per Week. Single and	Annual Premiums ... ..
	" " " "	Rural Districts.
	" " " "	Town "
	" " " "	City "
	" " " "	R. T. & C. Districts Combined.
TABLE XIV. Annual Premiums for Deferred Annuities of 2s.	per Week ... ..	Rural Districts.
	" " " "	Town "
	" " " "	City "
	" " " "	R. T. & C. Districts Combined.
TABLE XV. Values of Annuities, and Assurances at Death, of	£1. Joint Lives of Husband and Wife. Single	and Annual Premiums ... ..
	" " " "	R. T. & C. Districts Combined.

TABLE XI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*

INTEREST 4 PER CENT.

Values of Annuities of £1.

INTEREST 4 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	19'460	18'300	18'793	19'119	1'160	'667	'341	18
19	19'345	18'131	18'646	18'989	1'214	'699	'356	19
20	19'224	17'953	18'493	18'851	1'271	'731	'373	20
21	19'098	17'768	18'333	18'708	1'330	'765	'390	21
22	18'967	17'575	18'166	18'558	1'392	'801	'409	22
23	18'831	17'373	17'993	18'403	1'458	'838	'428	23
24	18'688	17'162	17'810	18'240	1'526	'878	'448	24
25	18'539	16'942	17'620	18'070	1'597	'919	'469	25
26	18'382	16'710	17'420	17'891	1'672	'962	'491	26
27	18'217	16'467	17'210	17'703	1'750	1'007	'514	27
28	18'048	16'216	16'994	17'510	1'832	1'054	'538	28
29	17'874	15'956	16'771	17'311	1'918	1'103	'563	29
30	17'696	15'687	16'540	17'106	2'009	1'156	'590	30
31	17'515	15'411	16'304	16'897	2'104	1'211	'618	31
32	17'329	15'124	16'060	16'682	2'205	1'269	'647	32
33	17'139	14'828	15'809	16'461	2'311	1'330	'678	33
34	16'945	14'522	15'551	16'234	2'423	1'394	'711	34
35	16'745	14'204	15'283	15'999	2'541	1'462	'746	35
36	16'540	13'874	15'007	15'758	2'666	1'533	'782	36
37	16'330	13'533	14'721	15'509	2'797	1'609	'821	37
38	16'112	13'177	14'424	15'250	2'935	1'688	'862	38
39	15'890	12'809	14'117	14'986	3'081	1'773	'904	39
40	15'660	12'425	13'799	14'710	3'235	1'861	'950	40
41	15'422	12'024	13'467	14'425	3'398	1'955	'997	41
42	15'177	11'607	13'123	14'129	3'570	2'054	1'048	42
43	14'925	11'173	12'767	13'824	3'752	2'158	1'101	43
44	14'664	10'720	12'395	13'506	3'944	2'269	1'158	44
45	14'394	10'246	12'008	13'177	4'148	2'386	1'217	45
46	14'118	9'754	11'608	12'837	4'364	2'510	1'281	46
47	13'836	9'242	11'193	12'488	4'594	2'643	1'348	47
48	13'551	8'711	10'767	12'130	4'840	2'784	1'421	48
49	13'266	8'161	10'329	11'768	5'105	2'937	1'498	49
50	12'980	7'589	9'879	11'398	5'391	3'101	1'582	50
51	12'691	6'993	9'413	11'019	5'698	3'278	1'672	51
52	12'396	6'369	8'929	10'627	6'027	3'467	1'769	52
53	12'095	5'714	8'424	10'222	6'381	3'671	1'873	53
54	11'788	5'025	7'898	9'803	6'763	3'890	1'985	54
55	11'476	4'301	7'348	9'370	7'175	4'128	2'106	55
56	11'164	3'539	6'778	8'926	7'625	4'386	2'238	56
57	10'852	2'735	6'183	8'470	8'117	4'669	2'382	57
58	10'542	1'885	5'562	8'001	8'657	4'980	2'541	58
59	10'228	'979	4'907	7'513	9'249	5'321	2'715	59
60	9'909	...	4'216	7'004	...	5'693	2'905	60
61	9'582	...	3'482	6'469	...	6'100	3'113	61
62	9'249	...	2'701	5'908	...	6'548	3'341	62
63	8'913	...	1'868	5'318	...	7'045	3'595	63
64	8'578	...	'976	4'699	...	7'602	3'879	64
65	8'248	...	...	4'047	...	...	4'201	65
66	7'927	...	...	3'358	...	...	4'569	66
67	7'613	...	...	2'622	...	...	4'991	67
68	7'308	...	...	1'830	...	...	5'478	68
69	7'013	...	...	'967	...	...	6'046	69
70	6'728	...	...	...	...	...	...	70
71	6'449	...	...	...	...	...	...	71
72	6'177	...	...	...	...	...	...	72
73	5'911	...	...	...	...	...	...	73
74	5'653	...	...	...	...	...	...	74
75	5'401	...	...	...	...	...	...	75
76	5'158	...	...	...	...	...	...	76
77	4'922	...	...	...	...	...	...	77
78	4'695	...	...	...	...	...	...	78
79	4'476	...	...	...	...	...	...	79

TABLE XI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 4 PER CENT.

Values of Annuities of £1.

INTEREST 4 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	19'040	18'019	18'466	18'752	1'021	'574	'288	18
19	18'920	17'850	18'319	18'618	1'070	'601	'302	19
20	18'795	17'674	18'165	18'479	1'121	'630	'316	20
21	18'666	17'492	18'006	18'334	1'174	'660	'332	21
22	18'530	17'300	17'839	18'183	1'230	'691	'347	22
23	18'389	17'101	17'665	18'025	1'288	'724	'364	23
24	18'242	16'892	17'483	17'861	1'350	'759	'381	24
25	18'086	16'672	17'291	17'687	1'414	'795	'399	25
26	17'922	16'441	17'089	17'504	1'481	'833	'418	26
27	17'746	16'195	16'874	17'308	1'551	'872	'438	27
28	17'561	15'936	16'648	17'102	1'625	'913	'459	28
29	17'369	15'668	16'413	16'888	1'701	'956	'481	29
30	17'174	15'391	16'172	16'671	1'783	1'002	'503	30
31	16'976	15'108	15'926	16'448	1'868	1'050	'528	31
32	16'778	14'819	15'677	16'225	1'959	1'101	'553	32
33	16'578	14'522	15'422	15'997	2'056	1'156	'581	33
34	16'376	14'218	15'163	15'767	2'158	1'213	'609	34
35	16'171	13'905	14'897	15'531	2'266	1'274	'640	35
36	15'961	13'581	14'623	15'289	2'380	1'338	'672	36
37	15'743	13'243	14'337	15'037	2'500	1'406	'706	37
38	15'518	12'891	14'041	14'776	2'627	1'477	'742	38
39	15'285	12'523	13'733	14'505	2'762	1'552	'780	39
40	15'046	12'142	13'414	14'226	2'904	1'632	'820	40
41	14'802	11'747	13'085	13'939	3'055	1'717	'863	41
42	14'555	11'339	12'747	13'647	3'216	1'808	'908	42
43	14'308	10'920	12'404	13'351	3'388	1'904	'957	43
44	14'059	10'487	12'051	13'050	3'572	2'008	1'009	44
45	13'809	10'039	11'690	12'744	3'770	2'119	1'065	45
46	13'557	9'576	11'319	12'433	3'981	2'238	1'124	46
47	13'299	9'091	10'934	12'111	4'208	2'365	1'188	47
48	13'032	8'584	10'531	11'776	4'448	2'501	1'256	48
49	12'752	8'048	10'107	11'423	4'704	2'645	1'329	49
50	12'460	7'484	9'663	11'055	4'976	2'797	1'405	50
51	12'157	6'891	9'197	10'670	5'266	2'960	1'487	51
52	11'850	6'271	8'714	10'274	5'579	3'136	1'576	52
53	11'544	5'623	8'216	9'872	5'921	3'328	1'672	53
54	11'248	4'950	7'708	9'469	6'298	3'540	1'779	54
55	10'963	4'246	7'187	9'066	6'717	3'776	1'897	55
56	10'686	3'505	6'649	8'658	7'181	4'037	2'028	56
57	10'409	2'719	6'086	8'237	7'690	4'323	2'172	57
58	10'121	1'878	5'487	7'793	8'243	4'634	2'328	58
59	9'819	'978	4'849	7'322	8'841	4'970	2'497	59
60	9'503	...	4'168	6'823	...	5'335	2'680	60
61	9'180	...	3'444	6'298	...	5'736	2'882	61
62	8'859	...	2'674	5'752	...	6'185	3'107	62
63	8'548	...	1'853	5'184	...	6'695	3'364	63
64	8'254	...	'972	4'596	...	7'282	3'658	64
65	7'972	...	...	3'975	...	...	3'997	65
66	7'697	...	...	3'312	...	...	4'385	66
67	7'427	...	...	2'597	...	...	4'830	67
68	7'161	...	...	1'820	...	...	5'341	68
69	6'898	...	...	'965	...	...	5'933	69
70	6'639	...	...	...	...	...	...	70
71	6'382	...	...	...	...	...	...	71
72	6'128	...	...	...	...	...	...	72
73	5'877	...	...	...	...	...	...	73
74	5'630	...	...	...	...	...	...	74
75	5'387	...	...	...	...	...	...	75
76	5'150	...	...	...	...	...	...	76
77	4'919	...	...	...	...	...	...	77
78	4'693	...	...	...	...	...	...	78
79	4'475	...	...	...	...	...	...	79

TABLE XI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 4 PER CENT.

Values of Annuities of £1.

INTEREST 4 PER CENT.

Age	Whole of Life (complete)	Temporary (complete).			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	18'519	17'626	18'027	18'279	'893	'492	'240	18
19	18'399	17'463	17'882	18'147	'936	'517	'252	19
20	18'275	17'293	17'733	18'011	'982	'542	'264	20
21	18'144	17'114	17'576	17'867	1'030	'568	'277	21
22	18'008	16'927	17'412	17'717	1'081	'596	'291	22
23	17'866	16'732	17'241	17'561	1'134	'625	'305	23
24	17'716	16'527	17'060	17'396	1'189	'656	'320	24
25	17'558	16'311	16'870	17'222	1'247	'688	'336	25
26	17'390	16'082	16'668	17'038	1'308	'722	'352	26
27	17'215	15'843	16'458	16'846	1'372	'757	'369	27
28	17'031	15'592	16'237	16'643	1'439	'794	'388	28
29	16'839	15'330	16'006	16'433	1'509	'833	'406	29
30	16'639	15'056	15'766	16'213	1'583	'873	'426	30
31	16'434	14'773	15'518	15'987	1'661	'916	'447	31
32	16'225	14'481	15'263	15'755	1'744	'962	'470	32
33	16'013	14'182	15'003	15'520	1'831	1'010	'493	33
34	15'800	13'876	14'739	15'282	1'924	1'061	'518	34
35	15'585	13'562	14'469	15'040	2'023	1'116	'545	35
36	15'370	13'242	14'196	14'797	2'128	1'174	'573	36
37	15'154	12'914	13'918	14'551	2'240	1'236	'603	37
38	14'936	12'576	13'634	14'301	2'360	1'302	'635	38
39	14'716	12'229	13'344	14'046	2'487	1'372	'670	39
40	14'491	11'868	13'044	13'785	2'623	1'447	'706	40
41	14'259	11'492	12'733	13'514	2'767	1'526	'745	41
42	14'018	11'099	12'408	13'232	2'919	1'610	'786	42
43	13'771	10'689	12'071	12'941	3'082	1'700	'830	43
44	13'519	10'263	11'723	12'642	3'256	1'796	'877	44
45	13'266	9'824	11'367	12'339	3'442	1'899	'927	45
46	13'013	9'369	11'003	12'032	3'644	2'010	'981	46
47	12'761	8'900	10'631	11'721	3'861	2'130	1'040	47
48	12'503	8'408	10'244	11'400	4'095	2'259	1'103	48
49	12'240	7'893	9'842	11'069	4'347	2'398	1'171	49
50	11'969	7'352	9'422	10'726	4'617	2'547	1'243	50
51	11'692	6'784	8'985	10'370	4'908	2'707	1'322	51
52	11'412	6'188	8'531	10'005	5'224	2'881	1'407	52
53	11'132	5'564	8'060	9'632	5'568	3'072	1'500	53
54	10'855	4'908	7'575	9'254	5'947	3'280	1'601	54
55	10'579	4'216	7'069	8'866	6'363	3'510	1'713	55
56	10'303	3'483	6'541	8'466	6'820	3'762	1'837	56
57	10'025	2'703	5'986	8'053	7'322	4'039	1'972	57
58	9'744	1'869	5'400	7'623	7'875	4'344	2'121	58
59	9'461	'976	4'780	7'176	8'485	4'681	2'285	59
60	9'176	...	4'122	6'709	...	5'054	2'467	60
61	8'886	...	3'418	6'217	...	5'468	2'669	61
62	8'591	...	2'664	5'697	...	5'927	2'894	62
63	8'292	...	1'851	5'148	...	6'441	3'144	63
64	7'990	...	'972	4'564	...	7'018	3'426	64
65	7'689	...	...	3'943	...	...	3'746	65
66	7'397	...	...	3'282	...	...	4'115	66
67	7'119	...	...	2'574	...	...	4'545	67
68	6'860	...	...	1'806	...	...	5'054	68
69	6'619	...	...	'962	...	...	5'657	69
70	6'391	...	...	...	...	...	...	70
71	6'173	...	...	...	...	...	...	71
72	5'959	...	...	...	...	...	...	72
73	5'748	...	...	...	...	...	...	73
74	5'537	...	...	...	...	...	...	74
75	5'326	...	...	...	...	...	...	75
76	5'114	...	...	...	...	...	...	76
77	4'901	...	...	...	...	...	...	77
78	4'687	...	...	...	...	...	...	78
79	4'475	...	...	...	...	...	...	79

TABLE XI—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST 4 PER CENT.

Values of Annuities of £1.

INTEREST 4 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	18'975	17'959	18'401	18'686	1'016	'574	'289	18
19	18'854	17'790	18'253	18'551	1'064	'601	'303	19
20	18'728	17'613	18'098	18'411	1'115	'630	'317	20
21	18'596	17'428	17'936	18'264	1'168	'660	'332	21
22	18'459	17'235	17'768	18'111	1'224	'691	'348	22
23	18'316	17'034	17'592	17'952	1'282	'724	'364	23
24	18'166	16'823	17'407	17'784	1'343	'759	'382	24
25	18'010	16'603	17'215	17'610	1'407	'795	'400	25
26	17'846	16'372	17'013	17'427	1'474	'833	'419	26
27	17'672	16'127	16'799	17'233	1'545	'873	'439	27
28	17'492	15'874	16'578	17'032	1'618	'914	'460	28
29	17'305	15'609	16'347	16'823	1'696	'958	'482	29
30	17'114	15'337	16'110	16'609	1'777	1'004	'505	30
31	16'919	15'055	15'866	16'389	1'864	1'053	'530	31
32	16'721	14'766	15'617	16'165	1'955	1'104	'556	32
33	16'520	14'469	15'361	15'937	2'051	1'159	'583	33
34	16'317	14'164	15'101	15'705	2'153	1'216	'612	34
35	16'111	13'850	14'834	15'468	2'261	1'277	'643	35
36	15'901	13'525	14'559	15'226	2'376	1'342	'675	36
37	15'688	13'191	14'278	14'978	2'497	1'410	'710	37
38	15'470	12'845	13'987	14'724	2'625	1'483	'746	38
39	15'246	12'485	13'686	14'461	2'761	1'560	'785	39
40	15'017	12'111	13'376	14'191	2'906	1'641	'826	40
41	14'782	11'723	13'054	13'912	3'059	1'728	'870	41
42	14'541	11'319	12'721	13'625	3'222	1'820	'916	42
43	14'295	10'900	12'378	13'330	3'395	1'917	'965	43
44	14'044	10'465	12'022	13'027	3'579	2'022	1'017	44
45	13'790	10'014	11'657	12'717	3'776	2'133	1'073	45
46	13'533	9'546	11'281	12'399	3'987	2'252	1'134	46
47	13'273	9'059	10'893	12'075	4'214	2'380	1'198	47
48	13'009	8'553	10'492	11'742	4'456	2'517	1'267	48
49	12'738	8'022	10'074	11'397	4'716	2'664	1'341	49
50	12'460	7'466	9'639	11'040	4'994	2'821	1'420	50
51	12'174	6'881	9'184	10'669	5'293	2'990	1'505	51
52	11'884	6'269	8'713	10'288	5'615	3'171	1'596	52
53	11'594	5'629	8'225	9'898	5'965	3'369	1'696	53
54	11'305	4'958	7'720	9'501	6'347	3'585	1'804	54
55	11'019	4'253	7'197	9'095	6'766	3'822	1'924	55
56	10'735	3'508	6'653	8'680	7'227	4'082	2'055	56
57	10'450	2'719	6'083	8'252	7'731	4'367	2'198	57
58	10'161	1'877	5'482	7'806	8'284	4'679	2'355	58
59	9'865	'977	4'845	7'338	8'888	5'020	2'527	59
60	9'562	...	4'168	6'847	...	5'394	2'715	60
61	9'253	...	3'448	6'331	...	5'805	2'922	61
62	8'941	...	2'680	5'790	...	6'261	3'151	62
63	8'630	...	1'857	5'221	...	6'773	3'409	63
64	8'323	...	'973	4'624	...	7'350	3'699	64
65	8'023	...	...	3'993	...	...	4'030	65
66	7'730	...	...	3'321	...	...	4'409	66
67	7'447	...	...	2'601	...	...	4'846	67
68	7'173	...	...	1'820	...	...	5'353	68
69	6'906	...	...	'965	...	...	5'941	69
70	6'644	...	...	...	...	...	...	70
71	6'386	...	...	...	...	...	...	71
72	6'131	...	...	...	...	...	...	72
73	5'879	...	...	...	...	...	...	73
74	5'631	...	...	...	...	...	...	74
75	5'388	...	...	...	...	...	...	75
76	5'151	...	...	...	...	...	...	76
77	4'919	...	...	...	...	...	...	77
78	4'694	...	...	...	...	...	...	78
79	4'475	...	...	...	...	...	...	79



TABLE XII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875)—*Rural Districts.*

INTEREST 4 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 4 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·23662	·01216	·01293	·01259	·01238	18
19	·24172	·01250	·01333	·01296	·01273	19
20	·24580	·01279	·01369	·01329	·01304	20
21	·25090	·01314	·01412	·01369	·01341	21
22	·25599	·01350	·01457	·01409	·01379	22
23	·26109	·01387	·01503	·01451	·01419	23
24	·26721	·01430	·01557	·01500	·01465	24
25	·27333	·01474	·01613	·01551	·01513	25
26	·27945	·01520	·01672	·01604	·01562	26
27	·28557	·01568	·01734	·01659	·01613	27
28	·29271	·01622	·01805	·01722	·01672	28
29	·29883	·01672	·01873	·01782	·01726	29
30	·30597	·01729	·01950	·01850	·01789	30
31	·31311	·01788	·02032	·01920	·01853	31
32	·32025	·01848	·02117	·01994	·01920	32
33	·32841	·01916	·02215	·02077	·01995	33
34	·33555	·01980	·02311	·02158	·02067	34
35	·34371	·02053	·02420	·02249	·02148	35
36	·35187	·02127	·02536	·02345	·02233	36
37	·36002	·02205	·02660	·02446	·02321	37
38	·36818	·02285	·02794	·02553	·02414	38
39	·37736	·02375	·02946	·02673	·02518	39
40	·38552	·02462	·03103	·02794	·02621	40
41	·39572	·02566	·03291	·02938	·02743	41
42	·40490	·02668	·03488	·03085	·02866	42
43	·41510	·02781	·03715	·03251	·03003	43
44	·42530	·02900	·03967	·03431	·03149	44
45	·43550	·03026	·04250	·03627	·03305	45
46	·44672	·03164	·04580	·03848	·03480	46
47	·45794	·03310	·04955	·04091	·03667	47
48	·46915	·03462	·05386	·04357	·03868	48
49	·48037	·03621	·05886	·04651	·04082	49
50	·49159	·03787	·06478	·04976	·04313	50
51	·50281	·03962	·07190	·05342	·04563	51
52	·51403	·04147	·08071	·05757	·04837	52
53	·52627	·04351	·09210	·06247	·05148	53
54	·53749	·04560	·10696	·06805	·05483	54
55	·54973	·04790	·12781	·07481	·05867	55
56	·56196	·05034	·15879	·08291	·06296	56
57	·57420	·05291	·20994	·09287	·06779	57
58	·58644	·05563	·31111	·10544	·07330	58
59	·59868	·05853	·61152	·12200	·07969	59
60	·61194	·06176	...	·14515	·08737	60
61	·62418	·06514	...	·17926	·09649	61
62	·63744	·06892	...	·23600	·10789	62
63	·65070	·07301	...	·34834	·12236	63
64	·66395	·07740	...	·68028	·14130	64
65	·67721	·08211	...	...	·16734	65
66	·68945	·08697	...	...	·20531	66
67	·70169	·09217	...	...	·26762	67
68	·71393	·09769	...	...	·39013	68
69	·72515	·10340	...	...	·74989	69
70	·73637	·10945	...	...	...	70
71	·74759	·11592	...	...	...	71
72	·75779	·12268	...	...	...	72
73	·76798	·12992	...	...	...	73
74	·77818	·13766	...	...	...	74
75	·78838	·14597	...	...	...	75
76	·79756	·15463	...	...	...	76
77	·80674	·16390	...	...	...	77
78	·81592	·17378	...	...	...	78
79	·82510	·18434	...	...	...	79

TABLE XII—(continued).

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 4 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 4 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·25294	·01328	·01404	·01370	·01349	18
19	·25803	·01364	·01446	·01409	·01386	19
20	·26313	·01400	·01489	·01449	·01424	20
21	·26823	·01437	·01533	·01490	·01463	21
22	·27333	·01475	·01580	·01532	·01503	22
23	·27945	·01520	·01634	·01582	·01550	23
24	·28455	·01560	·01685	·01628	·01593	24
25	·29067	·01607	·01743	·01681	·01643	25
26	·29679	·01656	·01805	·01737	·01696	26
27	·30393	·01713	·01877	·01801	·01756	27
28	·31107	·01771	·01952	·01869	·01819	28
29	·31923	·01838	·02037	·01945	·01890	29
30	·32637	·01900	·02121	·02018	·01958	30
31	·33453	·01971	·02214	·02101	·02034	31
32	·34167	·02036	·02306	·02179	·02106	32
33	·34983	·02110	·02409	·02268	·02187	33
34	·35798	·02186	·02518	·02361	·02270	34
35	·36614	·02264	·02633	·02458	·02357	35
36	·37430	·02345	·02756	·02560	·02448	36
37	·38246	·02429	·02888	·02668	·02543	37
38	·39164	·02524	·03038	·02789	·02651	38
39	·40082	·02622	·03201	·02919	·02763	39
40	·41000	·02725	·03377	·03056	·02882	40
41	·41918	·02832	·03568	·03204	·03007	41
42	·42938	·02950	·03787	·03368	·03146	42
43	·43856	·03065	·04016	·03536	·03285	43
44	·44876	·03192	·04279	·03724	·03439	44
45	·45896	·03324	·04572	·03926	·03601	45
46	·46813	·03453	·04889	·04136	·03765	46
47	·47833	·03597	·05262	·04375	·03950	47
48	·48955	·03757	·05703	·04649	·04157	48
49	·49975	·03919	·06210	·04945	·04375	49
50	·51199	·04109	·06841	·05298	·04631	50
51	·52321	·04304	·07593	·05689	·04904	51
52	·53545	·04519	·08538	·06145	·05212	52
53	·54769	·04744	·09740	·06666	·05548	53
54	·55891	·04969	·11291	·07251	·05903	54
55	·57012	·05200	·13428	·07933	·06289	55
56	·58134	·05440	·16586	·08743	·06714	56
57	·59154	·05683	·21756	·09720	·07181	57
58	·60378	·05966	·32150	·11004	·07748	58
59	·61500	·06263	·62884	·12683	·08399	59
60	·62724	·06600	...	·15049	·09193	60
61	·64050	·06977	...	·18598	·10170	61
62	·65274	·07368	...	·24411	·11348	62
63	·66497	·07779	...	·35886	·12827	63
64	·67619	·08192	...	·69566	·14713	64
65	·68741	·08623	...	...	·17293	65
66	·69863	·09077	...	...	·21094	66
67	·70883	·09544	...	...	·27294	67
68	·71903	·10041	...	...	·39508	68
69	·72923	·10571	...	...	·75567	69
70	·73943	·11138	...	...	...	70
71	·74963	·11746	...	...	...	71
72	·75983	·12399	...	...	...	72
73	·77002	·13102	...	...	...	73
74	·77920	·13840	...	...	...	74
75	·78940	·14654	...	...	...	75
76	·79858	·15506	...	...	...	76
77	·80776	·16421	...	...	...	77
78	·81592	·17386	...	...	...	78
79	·82510	·18438	...	...	...	79

TABLE XII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 4 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 4 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·27333	·01476	·01551	·01516	·01495	18
19	·27843	·01513	·01594	·01557	·01534	19
20	·28353	·01551	·01640	·01599	·01574	20
21	·28863	·01591	·01687	·01642	·01615	21
22	·29373	·01631	·01735	·01687	·01658	22
23	·29985	·01678	·01792	·01739	·01707	23
24	·30495	·01721	·01845	·01788	·01753	24
25	·31107	·01772	·01907	·01844	·01806	25
26	·31821	·01830	·01979	·01909	·01868	26
27	·32535	·01890	·02054	·01977	·01931	27
28	·33249	·01952	·02132	·02048	·01998	28
29	·33963	·02017	·02215	·02122	·02067	29
30	·34779	·02090	·02310	·02206	·02145	30
31	·35595	·02166	·02409	·02294	·02226	31
32	·36410	·02244	·02514	·02386	·02311	32
33	·37226	·02325	·02625	·02481	·02399	33
34	·38042	·02408	·02742	·02581	·02489	34
35	·38858	·02493	·02865	·02686	·02584	35
36	·39776	·02588	·03004	·02802	·02688	36
37	·40592	·02679	·03143	·02916	·02790	37
38	·41408	·02772	·03293	·03037	·02895	38
39	·42326	·02876	·03461	·03172	·03013	39
40	·43142	·02977	·03635	·03307	·03130	40
41	·44060	·03090	·03834	·03460	·03260	41
42	·45080	·03216	·04062	·03633	·03407	42
43	·45997	·03340	·04303	·03811	·03554	43
44	·47017	·03478	·04581	·04011	·03719	44
45	·48037	·03621	·04890	·04226	·03893	45
46	·48955	·03762	·05225	·04449	·04069	46
47	·49975	·03916	·05615	·04701	·04264	47
48	·50995	·04079	·06065	·04978	·04473	48
49	·52015	·04250	·06590	·05285	·04699	49
50	·53035	·04431	·07214	·05629	·04944	50
51	·54157	·04632	·07983	·06027	·05222	51
52	·55279	·04844	·08933	·06480	·05525	52
53	·56400	·05067	·10137	·06997	·05855	53
54	·57420	·05290	·11699	·07580	·06205	54
55	·58542	·05534	·13886	·08282	·06603	55
56	·59562	·05781	·17101	·09106	·07035	56
57	·60684	·06053	·22450	·10137	·07535	57
58	·61806	·06343	·33069	·11446	·08108	58
59	·62928	·06651	·64475	·13165	·08769	59
60	·64050	·06980	...	·15539	·09547	60
61	·65172	·07334	...	·19067	·10483	61
62	·66294	·07717	...	·24885	·11636	62
63	·67517	·08142	...	·36475	·13115	63
64	·68639	·08591	...	·70615	·15039	64
65	·69863	·09086	...	...	·17718	65
66	·70985	·09596	...	...	·21629	66
67	·72107	·10129	...	...	·28014	67
68	·73127	·10660	...	...	·40491	68
69	·74045	·11187	...	...	·76970	69
70	·74963	·11730	...	...	...	70
71	·75779	·12276	...	...	...	71
72	·76696	·12871	...	...	...	72
73	·77512	·13485	...	...	...	73
74	·78328	·14147	...	...	...	74
75	·79144	·14860	...	...	...	75
76	·79960	·15635	...	...	...	76
77	·80776	·16482	...	...	...	77
78	·81592	·17408	...	...	...	78
79	·82510	·18438	...	...	...	79

TABLE XII--(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST 4 PER CENT.

Values of Assurances of £1 at Death.

INTEREST 4 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·25599	·01349	·01425	·01391	·01370	18
19	·26109	·01385	·01468	·01430	·01407	19
20	·26517	·01416	·01506	·01465	·01440	20
21	·27129	·01459	·01557	·01513	·01485	21
22	·27639	·01497	·01604	·01556	·01526	22
23	·28149	·01537	·01652	·01600	·01568	23
24	·28761	·01583	·01710	·01652	·01617	24
25	·29373	·01631	·01769	·01706	·01668	25
26	·29985	·01680	·01831	·01762	·01721	26
27	·30699	·01737	·01904	·01827	·01781	27
28	·31413	·01796	·01979	·01895	·01844	28
29	·32127	·01857	·02058	·01965	·01910	29
30	·32943	·01925	·02148	·02045	·01983	30
31	·33657	·01989	·02236	·02121	·02054	31
32	·34473	·02062	·02335	·02207	·02133	32
33	·35187	·02130	·02432	·02291	·02208	33
34	·36002	·02206	·02542	·02384	·02292	34
35	·36818	·02285	·02658	·02482	·02380	35
36	·37634	·02367	·02783	·02585	·02472	36
37	·38450	·02451	·02915	·02693	·02567	37
38	·39368	·02545	·03065	·02815	·02674	38
39	·40184	·02636	·03219	·02936	·02779	39
40	·41102	·02737	·03394	·03073	·02896	40
41	·42020	·02843	·03584	·03219	·03020	41
42	·43040	·02960	·03802	·03383	·03159	42
43	·43958	·03075	·04033	·03551	·03298	43
44	·44978	·03203	·04298	·03741	·03453	44
45	·45896	·03328	·04583	·03937	·03609	45
46	·46915	·03467	·04915	·04159	·03784	46
47	·47935	·03611	·05291	·04400	·03970	47
48	·48955	·03763	·05724	·04666	·04169	48
49	·50077	·03931	·06243	·04971	·04394	49
50	·51199	·04109	·06858	·05312	·04638	50
51	·52321	·04298	·07604	·05697	·04904	51
52	·53443	·04497	·08525	·06134	·05195	52
53	·54565	·04706	·09693	·06634	·05513	53
54	·55687	·04926	·11232	·07213	·05861	54
55	·56808	·05155	·13357	·07893	·06246	55
56	·57930	·05396	·16514	·08707	·06674	56
57	·59052	·05651	·21718	·09708	·07156	57
58	·60174	·05922	·32059	·10977	·07709	58
59	·61296	·06213	·62739	·12651	·08353	59
60	·62520	·06538	...	·15000	·09131	60
61	·63744	·06889	...	·18487	·10069	61
62	·64968	·07266	...	·24242	·11221	62
63	·66192	·07670	...	·35645	·12678	63
64	·67415	·08100	...	·69287	·14579	64
65	·68537	·08543	...	...	·17164	65
66	·69659	·09012	...	...	·20975	66
67	·70781	·09505	...	...	·27213	67
68	·71903	·10024	...	...	·39508	68
69	·72923	·10559	...	...	·75567	69
70	·73943	·11129	...	...	...	70
71	·74963	·11739	...	...	...	71
72	·75983	·12393	...	...	...	72
73	·77002	·13098	...	...	...	73
74	·77920	·13838	...	...	...	74
75	·78940	·14651	...	...	...	75
76	·79858	·15504	...	...	...	76
77	·80776	·16421	...	...	...	77
78	·81592	·17382	...	...	...	78
79	·82510	·18438	...	...	...	79

TABLE XIII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*Rural Districts.*

INTEREST 4 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 4 PER CENT.

Age	Single Premium				Premium per annum Payable by Weekly or Monthly Instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	29'166	19'441	21'503	23'900	1'499	1'062	1'144	1'250	18
19	29'683	19'504	21'662	24'172	1'534	1'076	1'162	1'273	19
20	30'232	19'579	21'837	24'464	1'573	1'091	1'181	1'298	20
21	30'815	19'664	22'028	24'777	1'614	1'107	1'202	1'324	21
22	31'433	19'761	22'235	25'113	1'657	1'124	1'224	1'353	22
23	32'084	19'866	22'456	25'469	1'704	1'144	1'248	1'384	23
24	32'762	19'973	22'684	25'837	1'753	1'164	1'274	1'417	24
25	33'468	20'080	22'919	26'219	1'805	1'185	1'301	1'451	25
26	34'203	20'190	23'160	26'615	1'861	1'208	1'330	1'488	26
27	34'968	20'300	23'410	27'026	1'920	1'233	1'360	1'527	27
28	35'759	20'404	23'659	27'445	1'981	1'258	1'392	1'567	28
29	36'579	20'501	23'909	27'874	2'046	1'285	1'426	1'610	29
30	37'422	20'583	24'153	28'305	2'115	1'312	1'460	1'655	30
31	38'303	20'663	24'402	28'752	2'187	1'341	1'497	1'702	31
32	39'223	20'738	24'657	29'214	2'263	1'371	1'535	1'751	32
33	40'182	20'807	24'914	29'691	2'344	1'403	1'576	1'804	33
34	41'168	20'855	25'161	30'170	2'430	1'436	1'618	1'858	34
35	42'182	20'881	25'396	30'648	2'519	1'470	1'662	1'916	35
36	43'229	20'885	25'621	31'131	2'614	1'505	1'707	1'976	36
37	44'307	20'863	25'833	31'613	2'713	1'542	1'755	2'038	37
38	45'411	20'807	26'023	32'089	2'818	1'579	1'804	2'104	38
39	46'536	20'708	26'183	32'551	2'929	1'617	1'855	2'172	39
40	47'689	20'569	26'318	33'005	3'045	1'655	1'907	2'244	40
41	48'891	20'406	26'445	33'468	3'170	1'697	1'964	2'320	41
42	50'146	20'220	26'564	33'942	3'305	1'742	2'024	2'402	42
43	51'452	20'003	26'670	34'424	3'447	1'790	2'089	2'490	43
44	52'798	19'737	26'745	34'897	3'601	1'841	2'158	2'584	44
45	54'181	19'414	26'784	35'356	3'764	1'895	2'231	2'683	45
46	55'605	19'028	26'782	35'800	3'939	1'951	2'307	2'789	46
47	57'073	18'568	26'731	36'224	4'125	2'009	2'388	2'901	47
48	58'611	18'041	26'641	36'644	4'325	2'071	2'474	3'021	48
49	60'255	17'462	26'534	37'085	4'542	2'140	2'569	3'151	49
50	62'037	16'850	26'430	37'571	4'779	2'220	2'675	3'296	50
51	63'941	16'179	26'304	38'080	5'038	2'314	2'794	3'456	51
52	65'905	15'381	26'092	38'549	5'317	2'415	2'922	3'627	52
53	67'886	14'394	25'734	38'923	5'613	2'519	3'055	3'808	53
54	69'884	13'196	25'214	39'190	5'928	2'626	3'192	3'998	54
55	71'918	11'772	24'522	39'352	6'267	2'737	3'337	4'200	55
56	74'000	10'087	23'636	39'394	6'628	2'850	3'487	4'413	56
57	76'138	8'099	22'523	39'298	7'016	2'961	3'643	4'640	57
58	78'332	5'763	21'147	39'039	7'431	3'057	3'802	4'879	58
59	80'601	3'069	19'505	38'621	7'880	3'135	3'975	5'141	59
60	82'956	...	17'586	38'039	8'372	...	4'171	5'431	60
61	85'375	...	15'328	37'245	8'910	...	4'402	5'757	61
62	87'793	...	12'601	36'128	9'492	...	4'665	6'115	62
63	90'151	...	9'254	34'566	10'115	...	4'954	6'500	63
64	92'421	...	5'130	32'442	10'774	...	5'256	6'904	64
65	94'537	...	...	29'579	11'462	...	...	7'309	65
66	96'476	...	...	25'833	12'171	...	...	7'693	66
67	98'329	...	...	21'155	12'916	...	...	8'068	67
68	100'175	...	...	15'462	13'708	...	...	8'449	68
69	101'967	...	...	8'480	14'540	...	...	8'769	69
70	103'741	...	...	...	15'419	...	...	...	70
71	105'468	...	...	...	16'354	...	...	...	71
72	107'145	...	...	...	17'346	...	...	...	72
73	108'745	...	...	...	18'397	...	...	...	73
74	110'205	...	...	...	19'495	...	...	...	74
75	111'453	...	...	...	20'636	...	...	...	75
76	112'414	...	...	...	21'794	...	...	...	76
77	113'006	...	...	...	22'959	...	...	...	77
78	113'146	...	...	...	24'099	...	...	...	78
79	112'772	...	...	...	25'195	...	...	...	79

TABLE XIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—Town Districts.

INTEREST 4 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 4 PER CENT.

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly Instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	31'123	21'237	23'478	26'145	1'635	1'179	1'271	1'394	18
19	31'653	21'298	23'645	26'439	1'673	1'193	1'291	1'420	19
20	32'237	21'389	23'849	26'775	1'715	1'210	1'313	1'449	20
21	32'865	21'501	24'078	27'143	1'761	1'229	1'337	1'480	21
22	33'544	21'640	24'338	27'550	1'810	1'251	1'364	1'515	22
23	34'276	21'804	24'632	27'997	1'864	1'275	1'394	1'553	23
24	35'059	21'993	24'955	28'480	1'922	1'302	1'427	1'595	24
25	35'872	22'184	25'287	28'980	1'983	1'331	1'462	1'639	25
26	36'706	22'368	25'619	29'487	2'048	1'361	1'499	1'685	26
27	37'551	22'534	25'939	29'990	2'116	1'391	1'537	1'733	27
28	38'415	22'689	26'254	30'497	2'188	1'424	1'577	1'783	28
29	39'318	22'847	26'581	31'025	2'264	1'458	1'619	1'837	29
30	40'267	23'010	26'923	31'578	2'345	1'495	1'665	1'894	30
31	41'260	23'173	27'273	32'153	2'430	1'534	1'712	1'955	31
32	42'291	23'324	27'624	32'741	2'521	1'574	1'762	2'018	32
33	43'364	23'464	27'976	33'345	2'616	1'616	1'814	2'084	33
34	44'464	23'576	28'311	33'947	2'715	1'658	1'867	2'153	34
35	45'588	23'654	28'627	34'545	2'819	1'701	1'922	2'224	35
36	46'751	23'712	28'935	35'151	2'929	1'746	1'979	2'299	36
37	47'972	23'767	29'255	35'785	3'047	1'795	2'041	2'380	37
38	49'258	23'823	29'589	36'452	3'174	1'848	2'107	2'467	38
39	50'605	23'871	29'932	37'145	3'311	1'906	2'180	2'561	39
40	52'006	23'896	30'269	37'853	3'456	1'968	2'257	2'661	40
41	53'448	23'877	30'581	38'560	3'611	2'033	2'337	2'766	41
42	54'919	23'790	30'848	39'246	3'773	2'098	2'420	2'876	42
43	56'427	23'632	31'067	39'915	3'944	2'164	2'505	2'990	43
44	57'994	23'414	31'254	40'584	4'125	2'233	2'594	3'110	44
45	59'629	23'137	31'410	41'256	4'318	2'305	2'687	3'237	45
46	61'331	22'789	31'527	41'926	4'524	2'380	2'785	3'372	46
47	63'088	22'356	31'590	42'580	4'744	2'459	2'889	3'516	47
48	64'899	21'834	31'598	43'216	4'980	2'544	3'000	3'670	48
49	66'765	21'224	31'549	43'836	5'236	2'637	3'122	3'838	49
50	68'677	20'506	31'427	44'423	5'512	2'740	3'252	4'018	50
51	70'622	19'642	31'200	44'954	5'809	2'850	3'392	4'213	51
52	72'596	18'587	30'831	45'403	6'126	2'964	3'538	4'419	52
53	74'598	17'283	30'277	45'740	6'462	3'074	3'685	4'633	53
54	76'634	15'666	29'489	45'937	6'813	3'165	3'826	4'851	54
55	78'779	13'754	28'496	46'040	7'186	3'239	3'965	5'078	55
56	81'090	11'573	27'334	46'089	7'588	3'302	4'111	5'323	56
57	83'603	9'157	26'035	46'120	8'032	3'368	4'278	5'599	57
58	86'290	6'489	24'581	46'111	8'526	3'455	4'480	5'917	58
59	89'072	3'481	22'885	45'978	9'071	3'559	4'720	6'279	59
60	91'871	...	20'828	45'615	9'668	...	4'997	6'685	60
61	94'656	...	18'274	44'924	10'311	...	5'306	7'133	61
62	97'447	...	15'090	43'824	11'000	...	5'643	7'619	62
63	100'279	...	11'127	42'232	11'731	...	6'005	8'147	63
64	103'153	...	6'189	40'019	12'497	...	6'367	8'707	64
65	105'942	...	...	36'963	13'289	...	...	9'299	65
66	108'571	...	...	32'891	14'106	...	...	9'931	66
67	110'649	...	...	27'294	14'898	...	...	10'510	67
68	112'210	...	...	20'029	15'670	...	...	11'005	68
69	113'371	...	...	10'983	16'435	...	...	11'381	69
70	114'241	...	...	...	17'208	...	...	...	70
71	114'913	...	...	...	18'006	...	...	...	71
72	115'444	...	...	...	18'839	...	...	...	72
73	115'846	...	...	...	19'712	...	...	...	73
74	116'113	...	...	...	20'624	...	...	...	74
75	116'217	...	...	...	21'573	...	...	...	75
76	116'156	...	...	...	22'554	...	...	...	76
77	115'856	...	...	...	23'553	...	...	...	77
78	115'253	...	...	...	24'558	...	...	...	78
79	114'251	...	...	...	25'531	...	...	...	79

TABLE XIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—City Districts.

INTEREST 4 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 4 PER CENT.

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly Instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	29'458	21'585	23'617	25'661	1'591	1'225	1'310	1'404	18
19	29'956	21'699	23'830	25'973	1'628	1'243	1'333	1'431	19
20	30'500	21'839	24'075	26'323	1'669	1'263	1'358	1'462	20
21	31'096	22'012	24'356	26'714	1'714	1'286	1'386	1'495	21
22	31'739	22'210	24'669	27'143	1'762	1'312	1'417	1'532	22
23	32'428	22'432	25'012	27'607	1'815	1'341	1'451	1'572	23
24	33'170	22'684	25'391	28'113	1'872	1'373	1'488	1'616	24
25	33'950	22'952	25'791	28'645	1'934	1'407	1'529	1'663	25
26	34'765	23'230	26'207	29'201	1'999	1'444	1'572	1'714	26
27	35'604	23'506	26'628	29'769	2'068	1'484	1'618	1'767	27
28	36'464	23'775	27'050	30'344	2'141	1'525	1'666	1'823	28
29	37'346	24'037	27'472	30'927	2'218	1'568	1'716	1'882	29
30	38'256	24'295	27'899	31'522	2'299	1'614	1'770	1'944	30
31	39'198	24'550	28'330	32'133	2'385	1'662	1'826	2'010	31
32	40'166	24'790	28'759	32'750	2'476	1'712	1'884	2'079	32
33	41'153	25'007	29'174	33'365	2'570	1'763	1'945	2'150	33
34	42'158	25'193	29'572	33'975	2'668	1'816	2'006	2'223	34
35	43'189	25'353	29'957	34'586	2'771	1'869	2'070	2'300	35
36	44'249	25'485	30'328	35'199	2'879	1'925	2'136	2'379	36
37	45'352	25'599	30'697	35'824	2'993	1'982	2'206	2'462	37
38	46'508	25'700	31'071	36'472	3'114	2'044	2'279	2'550	38
39	47'712	25'781	31'442	37'134	3'242	2'108	2'356	2'644	39
40	48'952	25'825	31'795	37'798	3'378	2'176	2'438	2'742	40
41	50'215	25'819	32'116	38'448	3'522	2'247	2'522	2'845	41
42	51'490	25'747	32'391	39'073	3'673	2'320	2'610	2'953	42
43	52'783	25'607	32'621	39'675	3'833	2'396	2'702	3'066	43
44	54'120	25'412	32'822	40'274	4'003	2'476	2'800	3'186	44
45	55'520	25'165	33'000	40'879	4'185	2'562	2'903	3'313	45
46	56'976	24'844	33'137	41'478	4'378	2'652	3'012	3'447	46
47	58'498	24'448	33'236	42'075	4'584	2'747	3'126	3'590	47
48	60'077	23'963	33'285	42'659	4'805	2'850	3'249	3'742	48
49	61'719	23'389	33'282	43'231	5'042	2'963	3'382	3'906	49
50	63'404	22'692	33'200	43'768	5'297	3'086	3'524	4'081	50
51	65'095	21'817	32'987	44'221	5'567	3'216	3'671	4'264	51
52	66'782	20'720	32'609	44'565	5'852	3'348	3'822	4'454	52
53	68'468	19'366	32'040	44'785	6'151	3'481	3'975	4'650	53
54	70'134	17'697	31'231	44'842	6'461	3'606	4'123	4'846	54
55	71'794	15'688	30'169	44'733	6'787	3'721	4'268	5'045	55
56	73'490	13'353	28'875	44'485	7'133	3'834	4'414	5'254	56
57	75'252	10'687	27'352	44'110	7'507	3'954	4'569	5'477	57
58	77'078	7'640	25'562	43'586	7'910	4'088	4'734	5'718	58
59	78'933	4'109	23'422	42'844	8'343	4'210	4'900	5'970	59
60	80'790	...	20'852	41'823	8'805	...	5'059	6'234	60
61	82'697	...	17'851	40'539	9'306	...	5'223	6'521	61
62	84'723	...	14'424	39'019	9'862	...	5'415	6'849	62
63	86'856	...	10'471	37'196	10'475	...	5'657	7'225	63
64	88'988	...	5'760	34'879	11'137	...	5'926	7'642	64
65	91'000	...	...	31'838	11'835	...	...	8'075	65
66	92'871	...	...	27'888	12'555	...	...	8'497	66
67	94'674	...	...	22'885	13'299	...	...	8'891	67
68	96'496	...	...	16'669	14'067	...	...	9'230	68
69	98'460	...	...	9'109	14'875	...	...	9'469	69
70	100'633	...	...	...	15'746	...	...	...	70
71	102'847	...	...	...	16'661	...	...	...	71
72	105'095	...	...	...	17'636	...	...	...	72
73	107'283	...	...	...	18'664	...	...	...	73
74	109'308	...	...	...	19'741	...	...	...	74
75	111'066	...	...	...	20'854	...	...	...	75
76	112'427	...	...	...	21'984	...	...	...	76
77	113'292	...	...	...	23'116	...	...	...	77
78	113'577	...	...	...	24'233	...	...	...	78
79	113'211	...	...	...	25'299	...	...	...	79

TABLE XIII—(continued).

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

INTEREST 4 PER CENT. Values of Sickness Allowances of £1 per Week. INTEREST 4 PER CENT.

Age	Single Premium				Premium per Annum Payable by Weekly or Monthly Instalments				Age
	Sickness Allowance for Whole of Life	Sickness Allowance			Sickness Allowance for Whole of Life	Sickness Allowance and Premium			
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	
18	29'933	20'841	22'934	25'265	1'578	1'160	1'246	1'352	18
19	30'458	20'934	23'127	25'568	1'615	1'177	1'267	1'378	19
20	31'028	21'051	23'347	25'905	1'657	1'195	1'290	1'407	20
21	31'638	21'185	23'592	26'271	1'701	1'216	1'315	1'438	21
22	32'290	21'339	23'860	26'667	1'749	1'238	1'343	1'472	22
23	32'985	21'511	24'153	27'094	1'801	1'263	1'373	1'509	23
24	33'720	21'698	24'466	27'548	1'856	1'290	1'406	1'549	24
25	34'494	21'898	24'798	28'027	1'915	1'319	1'440	1'592	25
26	35'293	22'096	25'134	28'517	1'978	1'350	1'477	1'636	26
27	36'114	22'288	25'471	29'015	2'044	1'382	1'516	1'684	27
28	36'961	22'476	25'810	29'523	2'113	1'416	1'557	1'733	28
29	37'838	22'659	26'153	30'044	2'187	1'452	1'600	1'786	29
30	38'744	22'835	26'498	30'576	2'264	1'489	1'645	1'841	30
31	39'693	23'013	26'853	31'129	2'346	1'529	1'692	1'899	31
32	40'671	23'176	27'204	31'688	2'432	1'570	1'742	1'960	32
33	41'685	23'328	27'554	32'260	2'523	1'612	1'794	2'024	33
34	42'719	23'449	27'885	32'825	2'618	1'656	1'847	2'090	34
35	43'781	23'544	28'203	33'390	2'718	1'700	1'901	2'159	35
36	44'877	23'615	28'510	33'960	2'822	1'746	1'958	2'230	36
37	46'017	23'669	28'814	34'543	2'933	1'794	2'018	2'306	37
38	47'205	23'708	29'117	35'140	3'051	1'846	2'082	2'387	38
39	48'435	23'719	29'409	35'744	3'177	1'900	2'149	2'472	39
40	49'706	23'697	29'685	36'352	3'310	1'957	2'219	2'562	40
41	51'014	23'634	29'937	36'956	3'451	2'016	2'293	2'656	41
42	52'355	23'520	30'158	37'550	3'601	2'078	2'371	2'756	42
43	53'735	23'353	30'347	38'135	3'759	2'142	2'452	2'861	43
44	55'158	23'126	30'500	38'711	3'928	2'210	2'537	2'972	44
45	56'633	22'837	30'618	39'281	4'107	2'280	2'627	3'089	45
46	58'165	22'479	30'694	39'842	4'298	2'355	2'721	3'213	46
47	59'757	22'043	30'725	40'393	4'502	2'433	2'821	3'345	47
48	61'413	21'527	30'709	40'933	4'721	2'517	2'927	3'486	48
49	63'142	20'932	30'649	41'469	4'957	2'609	3'042	3'639	49
50	64'943	20'244	30'534	41'992	5'212	2'712	3'168	3'804	50
51	66'796	19'425	30'331	42'473	5'487	2'823	3'303	3'981	51
52	68'667	18'414	29'983	42'865	5'778	2'937	3'441	4'166	52
53	70'554	17'169	29'459	43'143	6'085	3'050	3'582	4'359	53
54	72'459	15'652	28'730	43'291	6'409	3'157	3'722	4'556	54
55	74'410	13'851	27'792	43'316	6'753	3'257	3'862	4'763	55
56	76'443	11'763	26'653	43'233	7'121	3'353	4'006	4'981	56
57	78'580	9'383	25'313	43'050	7'520	3'451	4'161	5'217	57
58	80'818	6'677	23'745	42'750	7'954	3'557	4'331	5'477	58
59	83'125	3'577	21'890	42'281	8'426	3'661	4'518	5'762	59
60	85'465	...	19'675	41'583	8'938	...	4'720	6'073	60
61	87'898	...	17'092	40'670	9'499	...	4'957	6'424	61
62	90'386	...	14'015	39'446	10'109	...	5'229	6'813	62
63	92'867	...	10'257	37'766	10'761	...	5'523	7'234	63
64	95'330	...	5'676	35'530	11'454	...	5'834	7'684	64
65	97'670	...	...	32'524	12'174	...	...	8'145	65
66	99'832	...	...	28'561	12'915	...	...	8'600	66
67	101'833	...	...	23'499	13'674	...	...	9'035	67
68	103'705	...	...	17'182	14'458	...	...	9'441	68
69	105'458	...	...	9'427	15'270	...	...	9'769	69
70	107'093	...	...	...	16'119	...	...	...	70
71	108'628	...	...	...	17'010	...	...	...	71
72	110'047	...	...	...	17'949	...	...	...	72
73	111'337	...	...	...	18'938	...	...	...	73
74	112'463	...	...	...	19'972	...	...	...	74
75	113'371	...	...	...	21'041	...	...	...	75
76	113'980	...	...	...	22'128	...	...	...	76
77	114'248	...	...	...	23'226	...	...	...	77
78	114'099	...	...	...	24'307	...	...	...	78
79	113'466	...	...	...	25'355	...	...	...	79



TABLE XIV.

## ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

Premium per Annum, Payable by Weekly or Monthly Instalments, to assure a Deferred Annuity of Two Shillings per Week, the Premium to Cease on Attaining the Age at which the Annuity Commences.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Rural Districts			Town Districts			City Districts			R. T. & C. Districts combined			Age
	Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			Annuity Commencing at			
	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	Age 60	Age 65	Age 70	
18	'330	'185	'093	'295	'162	'080	'263	'142	'068	'294	'162	'080	18
19	'348	'195	'098	'312	'171	'084	'279	'150	'072	'311	'171	'085	19
20	'368	'206	'103	'330	'180	'089	'295	'159	'076	'329	'181	'090	20
21	'389	'217	'109	'349	'191	'094	'313	'168	'081	'348	'191	'095	21
22	'412	'229	'115	'370	'202	'099	'332	'178	'085	'369	'202	'100	22
23	'436	'242	'121	'392	'213	'105	'352	'189	'090	'391	'214	'106	23
24	'462	'256	'128	'415	'226	'111	'374	'200	'096	'415	'227	'112	24
25	'490	'271	'135	'441	'239	'117	'398	'212	'101	'441	'240	'118	25
26	'520	'287	'143	'468	'253	'124	'423	'225	'108	'468	'255	'125	26
27	'553	'304	'151	'498	'269	'132	'450	'239	'114	'498	'270	'133	27
28	'587	'322	'160	'530	'285	'140	'480	'254	'121	'530	'287	'140	28
29	'625	'342	'169	'565	'303	'148	'512	'270	'129	'565	'305	'149	29
30	'666	'363	'179	'602	'322	'157	'547	'288	'137	'603	'324	'158	30
31	'710	'386	'190	'643	'343	'167	'585	'307	'146	'644	'345	'168	31
32	'758	'411	'202	'687	'365	'177	'626	'328	'155	'688	'368	'179	32
33	'811	'437	'214	'736	'390	'189	'671	'350	'165	'737	'392	'190	33
34	'868	'466	'228	'789	'416	'201	'721	'374	'176	'790	'419	'203	34
35	'930	'497	'242	'847	'445	'214	'776	'401	'188	'849	'448	'216	35
36	'999	'531	'258	'911	'476	'229	'836	'430	'201	'913	'479	'231	36
37	1'075	'568	'275	'982	'510	'244	'902	'462	'216	'984	'514	'246	37
38	1'158	'609	'294	1'060	'547	'261	'976	'496	'231	1'063	'551	'264	38
39	1'251	'653	'314	1'147	'588	'280	1'058	'535	'248	1'150	'593	'282	39
40	1'354	'701	'336	1'244	'633	'300	1'149	'577	'266	1'248	'638	'303	40
41	1'470	'755	'360	1'352	'682	'322	1'252	'623	'287	1'357	'688	'325	41
42	1'599	'814	'386	1'475	'737	'346	1'368	'675	'309	1'480	'744	'350	42
43	1'746	'879	'414	1'613	'798	'373	1'499	'732	'333	1'619	'806	'376	43
44	1'913	'952	'446	1'771	'866	'402	1'650	'797	'361	1'778	'874	'406	44
45	2'105	1'033	'480	1'953	'943	'434	1'822	'869	'391	1'961	'951	'439	45
46	2'326	1'124	'519	2'162	1'028	'470	2'022	'950	'424	2'172	1'038	'475	46
47	2'585	1'228	'561	2'407	1'125	'510	2'256	1'042	'461	2'419	1'136	'516	47
48	2'889	1'345	'609	2'695	1'235	'555	2'533	1'147	'503	2'709	1'248	'561	48
49	3'253	1'478	'662	3'039	1'361	'605	2'864	1'267	'550	3'057	1'375	'612	49
50	3'694	1'632	'722	3'475	1'505	'661	3'265	1'406	'603	3'478	1'522	'669	50
51	4'237	1'811	'789	3'974	1'674	'725	3'762	1'567	'663	4'000	1'693	'733	51
52	4'921	2'019	'866	4'626	1'872	'798	4'390	1'756	'731	4'657	1'893	'807	52
53	5'807	2'266	'953	5'475	2'106	'881	5'204	1'982	'810	5'510	2'130	'891	53
54	6'998	2'561	1'053	6'616	2'388	'977	6'300	2'252	'900	6'657	2'415	'988	54
55	8'675	2'921	1'169	8'226	2'732	1'088	7'848	2'582	1'005	8'273	2'761	1'100	55
56	11'203	3'365	1'304	10'653	3'157	1'218	10'182	2'991	1'128	10'712	3'190	1'231	56
57	15'432	3'927	1'463	14'707	3'694	1'371	14'086	3'508	1'273	14'786	3'733	1'385	57
58	23'882	4'656	1'652	22'824	4'392	1'554	21'909	4'183	1'447	22'949	4'438	1'569	58
59	49'128	5'638	1'879	47'009	5'330	1'773	45'208	5'092	1'656	47'304	5'388	1'791	59
60	...	7'022	2'157	...	6'656	2'043	...	6'375	1'912	...	6'729	2'062	60
61	...	9'110	2'502	...	8'660	2'379	...	8'318	2'233	...	8'754	2'400	61
62	...	12'607	2'941	...	12'027	2'809	...	11'570	2'641	...	12'149	2'830	62
63	...	19'612	3'515	...	18'787	3'374	...	18'093	3'176	...	18'965	3'395	63
64	...	40'503	4'292	...	38'954	4'139	...	37'542	3'903	...	39'282	4'160	64
65	...	...	5'398	...	...	5'229	...	...	4'940	...	...	5'248	65
66	...	...	7'075	...	...	6'885	...	...	6'519	...	...	6'904	66
67	...	...	9'898	...	...	9'671	...	...	9'183	...	...	9'688	67
68	...	...	15'567	...	...	15'261	...	...	14'553	...	...	15'293	68
69	...	...	32'511	...	...	31'970	...	...	30'580	...	...	32'013	69

TABLE XV.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Annuities and Assurances at Death of £1—Joint Lives.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Annuities		Assurances at Death		Age
	Value of an Annuity (complete) of £1 on the Joint Lives of Husband and Wife—Wife same Age as Husband	Value of an Annuity (complete) of £1 to Wife after Husband's Death—Wife same Age as Husband	Value of an Assurance of £1 at Death of Wife in the Lifetime of the Husband—Wife same Age as Husband		
			Single Premium	Premium per Annum, Payable by Weekly or Monthly Instalments, during the existence of the Joint Lives	
18	16'313	2'662	18003	01104	18
19	16'186	2'668	18258	01128	19
20	16'052	2'676	18513	01153	20
21	15'913	2'683	18819	01183	21
22	15'767	2'692	19074	01210	22
23	15'614	2'702	19380	01241	23
24	15'454	2'712	19686	01274	24
25	15'285	2'725	20043	01311	25
26	15'105	2'741	20400	01351	26
27	14'914	2'758	20757	01392	27
28	14'714	2'778	21165	01438	28
29	14'507	2'798	21573	01487	29
30	14'295	2'819	21981	01538	30
31	14'082	2'837	22389	01590	31
32	13'867	2'854	22797	01644	32
33	13'650	2'870	23256	01704	33
34	13'433	2'884	23664	01762	34
35	13'216	2'895	24072	01821	35
36	12'996	2'905	24531	01888	36
37	12'774	2'914	24939	01952	37
38	12'548	2'922	25398	02024	38
39	12'317	2'929	25857	02099	39
40	12'082	2'935	26316	02178	40
41	11'842	2'940	26775	02261	41
42	11'596	2'945	27285	02353	42
43	11'345	2'950	27744	02446	43
44	11'090	2'954	28254	02548	44
45	10'835	2'955	28764	02655	45
46	10'581	2'952	29274	02767	46
47	10'326	2'947	29784	02884	47
48	10'067	2'942	30294	03009	48
49	9'803	2'935	30804	03142	49
50	9'531	2'929	31314	03285	50
51	9'253	2'921	31875	03445	51
52	8'971	2'913	32436	03616	52
53	8'693	2'901	32946	03790	53
54	8'420	2'885	33507	03980	54
55	8'155	2'864	34017	04171	55
56	7'896	2'839	34527	04373	56
57	7'639	2'811	35037	04587	57
58	7'381	2'780	35547	04816	58
59	7'116	2'749	36057	05067	59
60	6'843	2'719	36618	05351	60
61	6'565	2'688	37128	05655	61
62	6'285	2'656	37689	05997	62
63	6'008	2'622	38250	06366	63
64	5'738	2'585	38760	06755	64
65	5'477	2'546	39270	07170	65
66	5'228	2'502	39780	07609	66
67	4'992	2'455	40239	08061	67
68	4'769	2'404	40647	08523	68
69	4'556	2'350	41106	09023	69
70	4'351	2'293	41463	09529	70
71	4'150	2'236	41871	10089	71
72	3'955	2'176	42279	10690	72
73	3'763	2'116	42636	11331	73
74	3'577	2'054	42993	12019	74
75	3'396	1'992	43350	12765	75
76	3'220	1'931	43707	13573	76
77	3'051	1'868	44013	14426	77
78	2'889	1'805	44370	15358	78
79	2'734	1'741	44676	16341	79



ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

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MONETARY TABLES (*WITH SECESSION*)

AT

**3** PER CENT. INTEREST.

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TABLE XVI. Values of Whole of Life, Temporary, and De- ferred, Annuities of £1 ... ..	R. T. & C. Districts Combined.
TABLE XVII. Values of Assurances of £1 at Death. Single and Annual Premiums... ..	" "
TABLE XVIII. Values of Sickness Allowances of £1 per week. Whole of Life. Single Premiums ... ..	" "
TABLE XIX. Values of Sickness Allowances of £1 per week. Whole of Life. Annual Premiums ... ..	" "

TABLE XVI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Annuities of £1.—WITH SECESSION.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Whole of Life (complete)	Temporary (complete)			Deferred (complete)			Age
		Ceasing at Age 60	Ceasing at Age 65	Ceasing at Age 70	Commencing at Age 60	Commencing at Age 65	Commencing at Age 70	
18	9'130	8'789	8'930	9'025	'341	'200	'105	18
19	9'449	9'056	9'218	9'328	'393	'231	'121	19
20	9'814	9'361	9'548	9'675	'453	'266	'139	20
21	10'229	9'707	9'923	10'069	'522	'306	'160	21
22	10'681	10'081	10'329	10'497	'600	'352	'184	22
23	11'150	10'464	10'747	10'939	'686	'403	'211	23
24	11'616	10'835	11'158	11'376	'781	'458	'240	24
25	12'062	11'180	11'544	11'791	'882	'518	'271	25
26	12'476	11'486	11'895	12'172	'990	'581	'304	26
27	12'853	11'749	12'205	12'514	1'104	'648	'339	27
28	13'196	11'972	12'478	12'820	1'224	'718	'376	28
29	13'506	12'156	12'714	13'091	1'350	'792	'415	29
30	13'783	12'301	12'913	13'328	1'482	'870	'455	30
31	14'029	12'407	13'077	13'531	1'622	'952	'498	31
32	14'247	12'479	13'210	13'704	1'768	1'037	'543	32
33	14'435	12'515	13'308	13'845	1'920	1'127	'590	33
34	14'596	12'516	13'375	13'957	2'080	1'221	'639	34
35	14'728	12'481	13'409	14'038	2'247	1'319	'690	35
36	14'832	12'410	13'411	14'088	2'422	1'421	'744	36
37	14'909	12'305	13'381	14'109	2'604	1'528	'800	37
38	14'957	12'164	13'318	14'099	2'793	1'639	'858	38
39	14'975	11'985	13'221	14'057	2'990	1'754	'918	39
40	14'962	11'768	13'088	13'981	3'194	1'874	'981	40
41	14'917	11'512	12'919	13'871	3'405	1'998	1'046	41
42	14'838	11'216	12'713	13'726	3'622	2'125	1'112	42
43	14'726	10'879	12'469	13'545	3'847	2'257	1'181	43
44	14'585	10'506	12'192	13'332	4'079	2'393	1'253	44
45	14'420	10'099	11'885	13'093	4'321	2'535	1'327	45
46	14'236	9'662	11'552	12'831	4'574	2'684	1'405	46
47	14'036	9'196	11'196	12'549	4'840	2'840	1'487	47
48	13'821	8'700	10'816	12'248	5'121	3'005	1'573	48
49	13'589	8'173	10'411	11'926	5'416	3'178	1'663	49
50	13'342	7'614	9'981	11'583	5'728	3'361	1'759	50
51	13'081	7'024	9'527	11'221	6'057	3'554	1'860	51
52	12'806	6'399	9'047	10'838	6'407	3'759	1'968	52
53	12'523	5'743	8'545	10'441	6'780	3'978	2'082	53
54	12'232	5'052	8'019	10'027	7'180	4'213	2'205	54
55	11'933	4'324	7'468	9'596	7'609	4'465	2'337	55
56	11'626	3'556	6'891	9'148	8'070	4'735	2'478	56
57	11'308	2'743	6'282	8'678	8'565	5'026	2'630	57
58	10'979	1'883	5'641	8'185	9'096	5'338	2'794	58
59	10'640	'970	4'966	7'670	9'670	5'674	2'970	59

NOTE.—With reference to the employment of the above table the cautions set out in pages 118-121 of this report should be carefully considered.

F. G. P. N.

TABLE XVII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Assurances of £1 at Death—WITH SECESSION.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Single Premium	Premium per Annum—Payable by Weekly or Monthly Instalments				Age
	For £1 at Death	Premium Payable until Death	Premium Payable until Age 60	Premium Payable until Age 65	Premium Payable until Age 70	
18	·10511	·01151	·01196	·01177	·01165	18
19	·11337	·01200	·01252	·01230	·01215	19
20	·12283	·01252	·01312	·01286	·01270	20
21	·13362	·01306	·01377	·01347	·01327	21
22	·14568	·01364	·01445	·01410	·01388	22
23	·15879	·01424	·01517	·01477	·01452	23
24	·17271	·01487	·01594	·01548	·01518	24
25	·18726	·01552	·01675	·01622	·01588	25
26	·20231	·01622	·01761	·01701	·01662	26
27	·21782	·01695	·01854	·01785	·01741	27
28	·23372	·01771	·01952	·01873	·01823	28
29	·24991	·01850	·02056	·01966	·01909	29
30	·26628	·01932	·02165	·02062	·01998	30
31	·28279	·02016	·02279	·02163	·02090	31
32	·29941	·02102	·02399	·02267	·02185	32
33	·31604	·02189	·02525	·02375	·02283	33
34	·33266	·02279	·02658	·02487	·02383	34
35	·34924	·02371	·02798	·02604	·02488	35
36	·36575	·02466	·02947	·02727	·02596	36
37	·38228	·02564	·03107	·02857	·02709	37
38	·39871	·02666	·03278	·02994	·02828	38
39	·41506	·02772	·03463	·03139	·02953	39
40	·43123	·02882	·03664	·03295	·03084	40
41	·44716	·02998	·03884	·03461	·03224	41
42	·46274	·03119	·04126	·03640	·03371	42
43	·47796	·03246	·04393	·03833	·03529	43
44	·49277	·03379	·04690	·04042	·03696	44
45	·50718	·03517	·05022	·04267	·03874	45
46	·52127	·03662	·05395	·04512	·04063	46
47	·53512	·03813	·05819	·04780	·04264	47
48	·54890	·03971	·06309	·05075	·04481	48
49	·56263	·04140	·06884	·05404	·04718	49
50	·57643	·04320	·07571	·05775	·04977	50
51	·59019	·04512	·08403	·06195	·05260	51
52	·60382	·04715	·09436	·06674	·05571	52
53	·61712	·04928	·10746	·07222	·05911	53
54	·62997	·05150	·12470	·07856	·06283	54
55	·64217	·05381	·14851	·08599	·06692	55
56	·65367	·05623	·18382	·09486	·07145	56
57	·66458	·05877	·24228	·10579	·07658	57
58	·67513	·06149	·35854	·11968	·08248	58
59	·68557	·06443	·70677	·13805	·08938	59

NOTE.—With reference to the employment of the above table the cautions set out in pages 118-121 of this report should be carefully considered.

F. G. P. N.

TABLE XVIII.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*Values of Sickness Allowances of £1 per Week for Whole of Life—WITH SECESSION.  
Single Premium.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	Age
18	8'992	'951	'764	1'890	12'597	18
19	9'404	1'071	'877	2'176	13'528	19
20	9'903	1'207	1'003	2'503	14'616	20
21	10'495	1'359	1'147	2'876	15'877	21
22	11'172	1'527	1'307	3'298	17'304	22
23	11'919	1'710	1'482	3'762	18'873	23
24	12'715	1'905	1'670	4'266	20'556	24
25	13'538	2'110	1'867	4'806	22'321	25
26	14'368	2'322	2'073	5'374	24'137	26
27	15'199	2'542	2'287	5'965	25'994	27
28	16'027	2'768	2'509	6'584	27'883	28
29	16'852	3'001	2'738	7'227	29'818	29
30	17'674	3'240	2'975	7'897	31'786	30
31	18'496	3'487	3'221	8'587	33'791	31
32	19'311	3'740	3'475	9'309	35'835	32
33	20'114	4'000	3'737	10'050	37'901	33
34	20'894	4'264	4'005	10'819	39'982	34
35	21'653	4'533	4'279	11'607	42'072	35
36	22'394	4'806	4'560	12'421	44'181	36
37	23'125	5'084	4'847	13'261	46'317	37
38	23'846	5'365	5'140	14'125	48'476	38
39	24'544	5'652	5'439	15'008	50'643	39
40	25'216	5'941	5'742	15'910	52'809	40
41	25'851	6'232	6'049	16'830	54'962	41
42	26'439	6'523	6'359	17'761	57'082	42
43	26'983	6'814	6'671	18'702	59'170	43
44	27'482	7'106	6'988	19'655	61'231	44
45	27'946	7'400	7'311	20'628	63'285	45
46	28'382	7'699	7'644	21'621	65'346	46
47	28'793	8'003	7'986	22'648	67'430	47
48	29'190	8'314	8'341	23'701	69'546	48
49	29'575	8'630	8'706	24'786	71'697	49
50	29'957	8'953	9'082	25'900	73'892	50
51	30'317	9'279	9'467	27'040	76'103	51
52	30'629	9'604	9'858	28'209	78'300	52
53	30'884	9'929	10'254	29'397	80'464	53
54	31'086	10'252	10'655	30'599	82'592	54
55	31'246	10'575	11'060	31'814	84'695	55
56	31'386	10'900	11'467	33'051	86'804	56
57	31'519	11'229	11'880	34'304	88'932	57
58	31'642	11'562	12'300	35'588	91'092	58
59	31'739	11'896	12'726	36'904	93'265	59

NOTE.—With reference to the employment of the above table the cautions set out in pages 118-121 of this report should be carefully considered.

F. G. P. N.

TABLE XIX.

ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY (1871-1875).

*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week for Whole of Life—WITH SECESSION.

Premium per Annum—Payable by Weekly or Monthly Instalments.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	Age
18	'985	'104	'084	'207	1'380	18
19	'995	'113	'093	'231	1'432	19
20	1'009	'123	'102	'255	1'489	20
21	1'026	'133	'112	'281	1'552	21
22	1'046	'143	'122	'309	1'620	22
23	1'069	'153	'133	'338	1'693	23
24	1'095	'164	'144	'367	1'770	24
25	1'122	'175	'155	'399	1'851	25
26	1'152	'186	'166	'431	1'935	26
27	1'183	'198	'178	'463	2'022	27
28	1'215	'210	'190	'498	2'113	28
29	1'248	'222	'203	'535	2'208	29
30	1'282	'235	'216	'573	2'306	30
31	1'318	'249	'230	'612	2'409	31
32	1'355	'263	'244	'653	2'515	32
33	1'393	'277	'259	'697	2'626	33
34	1'432	'292	'274	'741	2'739	34
35	1'470	'308	'291	'788	2'857	35
36	1'510	'324	'307	'838	2'979	36
37	1'551	'341	'325	'890	3'107	37
38	1'594	'359	'344	'944	3'241	38
39	1'639	'377	'363	1'003	3'382	39
40	1'685	'397	'384	1'064	3'530	40
41	1'733	'418	'406	1'128	3'685	41
42	1'782	'440	'429	1'196	3'847	42
43	1'832	'463	'453	1'270	4'018	43
44	1'884	'487	'479	1'348	4'198	44
45	1'938	'513	'507	1'431	4'389	45
46	1'994	'541	'537	1'518	4'590	46
47	2'051	'570	'568	1'615	4'804	47
48	2'112	'602	'604	1'714	5'032	48
49	2'176	'635	'641	1'824	5'276	49
50	2'245	'671	'681	1'941	5'538	50
51	2'318	'709	'724	2'067	5'818	51
52	2'392	'750	'770	2'202	6'114	52
53	2'466	'793	'819	2'347	6'425	53
54	2'541	'838	'871	2'502	6'752	54
55	2'618	'886	'927	2'667	7'098	55
56	2'700	'938	'986	2'842	7'466	56
57	2'787	'993	1'051	3'033	7'864	57
58	2'882	1'053	1'120	3'242	8'297	58
59	2'983	1'118	1'196	3'469	8'766	59

NOTE.—With reference to the employment of the above table the cautions set out in pages 118-121 of this report should be carefully considered.

F. G. P. N.



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ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875):

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MONETARY TABLES AT **3** PER CENT. INTEREST

FOR THE

REDUCTION OF THE SICKNESS ALLOWANCE IN  
PROTRACTED ILLNESS.

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TABLE XX. Values of Sickness Allowances of £1 per week. Whole of Life. Single and Annual Premiums	R. T. & C. Districts Combined.
TABLE XXI. Values of Sickness Allowances of £1 per week. Until age 60. Single and Annual Premiums	” ”
TABLE XXII. Values of Sickness Allowances of £1 per week. Until age 65. Single and Annual Premiums	” ”
TABLE XXIII. Values of Sickness Allowances of £1 per week. Until age 70. Single and Annual Premiums	” ”

TABLE XX.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week for Whole of Life.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Single Premium					Premium per Annum Payable by Weekly or Monthly Instalments					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	24'677	3'726	3'307	8'650	40'360	1'105	'167	'148	'388	1'808	18
19	24'736	3'844	3'427	8'974	40'981	1'117	'174	'155	'404	1'850	19
20	24'821	3'963	3'549	9'306	41'639	1'130	'180	'162	'424	1'896	20
21	24'931	4'084	3'675	9'650	42'340	1'145	'188	'169	'443	1'945	21
22	25'067	4'206	3'803	10'003	43'079	1'162	'195	'176	'465	1'998	22
23	25'224	4'330	3'934	10'372	43'860	1'181	'203	'184	'486	2'054	23
24	25'404	4'457	4'067	10'750	44'678	1'202	'211	'192	'508	2'113	24
25	25'599	4'585	4'202	11'141	45'527	1'224	'219	'201	'532	2'176	25
26	25'801	4'716	4'340	11'541	46'398	1'247	'228	'210	'558	2'243	26
27	26'006	4'849	4'481	11'951	47'287	1'272	'237	'219	'584	2'312	27
28	26'213	4'984	4'624	12'372	48'193	1'298	'247	'229	'612	2'386	28
29	26'426	5'123	4'771	12'805	49'125	1'325	'257	'239	'642	2'463	29
30	26'644	5'266	4'923	13'253	50'086	1'354	'268	'250	'673	2'545	30
31	26'871	5'414	5'080	13'718	51'083	1'384	'279	'262	'705	2'630	31
32	27'104	5'566	5'243	14'198	52'111	1'415	'291	'274	'741	2'721	32
33	27'336	5'723	5'411	14'692	53'162	1'448	'303	'287	'777	2'815	33
34	27'561	5'884	5'584	15'211	54'240	1'481	'316	'300	'817	2'914	34
35	27'781	6'049	5'762	15'743	55'335	1'515	'330	'314	'858	3'017	35
36	28'000	6'218	5'946	16'298	56'462	1'550	'344	'329	'903	3'126	36
37	28'227	6'392	6'136	16'875	57'630	1'587	'359	'345	'950	3'241	37
38	28'459	6'572	6'332	17'474	58'837	1'627	'376	'362	'998	3'363	38
39	28'694	6'756	6'535	18'095	60'080	1'668	'393	'380	1'051	3'492	39
40	28'925	6'947	6'744	18'745	61'361	1'710	'411	'399	1'108	3'628	40
41	29'149	7'144	6'961	19'413	62'667	1'755	'430	'419	1'169	3'773	41
42	29'363	7'346	7'185	20'107	64'001	1'801	'451	'441	1'233	3'926	42
43	29'565	7'555	7'418	20'822	65'360	1'849	'472	'464	1'302	4'087	43
44	29'758	7'771	7'661	21'571	66'761	1'899	'496	'489	1'375	4'259	44
45	29'946	7'995	7'915	22'346	68'202	1'950	'521	'515	1'455	4'441	45
46	30'128	8'227	8'183	23'160	69'698	2'004	'547	'544	1'540	4'635	46
47	30'305	8'469	8'463	24'009	71'246	2'060	'576	'575	1'631	4'842	47
48	30'481	8'718	8'757	24'889	72'845	2'119	'606	'609	1'729	5'063	48
49	30'663	8'976	9'063	25'806	74'508	2'181	'639	'645	1'836	5'301	49
50	30'850	9'242	9'382	26'755	76'229	2'249	'674	'684	1'950	5'557	50
51	31'026	9'512	9'710	27'740	77'988	2'320	'711	'726	2'075	5'832	51
52	31'170	9'786	10'048	28'759	79'763	2'393	'751	'771	2'209	6'124	52
53	31'276	10'063	10'395	29'796	81'530	2'467	'794	'820	2'350	6'431	53
54	31'348	10'344	10'752	30'872	83'316	2'542	'839	'872	2'503	6'756	54
55	31'405	10'632	11'120	31'988	85'145	2'619	'887	'927	2'667	7'100	55
56	31'473	10'932	11'501	33'142	87'048	2'700	'938	'987	2'842	7'467	56
57	31'558	11'244	11'896	34'353	89'051	2'787	'993	1'051	3'034	7'865	57
58	31'656	11'568	12'306	35'606	91'136	2'882	1'053	1'120	3'242	8'297	58
59	31'741	11'897	12'728	36'904	93'270	2'983	1'118	1'196	3'468	8'765	59
60	31'790	12'228	13'161	38'241	95'420	3'089	1'188	1'279	3'717	9'273	60
61	31'817	12'567	13'616	39'640	97'640	3'203	1'265	1'371	3'989	9'828	61
62	31'812	12'909	14'089	41'096	99'906	3'321	1'348	1'471	4'290	10'430	62
63	31'747	13'249	14'570	42'582	102'148	3'441	1'436	1'579	4'616	11'072	63
64	31'628	13'589	15'054	44'090	104'361	3'562	1'530	1'695	4'967	11'754	64
65	31'425	13'916	15'521	45'587	106'449	3'679	1'629	1'817	5'338	12'463	65
66	31'146	14'225	15'949	47'028	108'348	3'793	1'732	1'942	5'727	13'194	66
67	30'800	14'520	16'336	48'429	110'085	3'901	1'839	2'069	6'135	13'944	67
68	30'407	14'802	16'687	49'795	111'691	4'007	1'951	2'199	6'561	14'718	68
69	29'975	15'070	17'006	51'126	113'177	4'110	2'066	2'332	7'011	15'519	69
70	29'505	15'322	17'298	52'416	114'541	4'214	2'188	2'470	7'486	16'358	70
71	29'002	15'553	17'576	53'656	115'787	4'318	2'315	2'617	7'988	17'238	71
72	28'470	15'764	17'841	54'845	116'920	4'423	2'449	2'772	8'522	18'166	72
73	27'909	15'955	18'088	55'961	117'913	4'530	2'590	2'936	9'083	19'139	73
74	27'319	16'124	18'313	56'974	118'730	4'638	2'737	3'109	9'674	20'158	74
75	26'692	16'268	18'510	57'855	119'325	4'744	2'892	3'290	10'283	21'209	75
76	26'022	16'383	18'668	58'551	119'624	4'848	3'052	3'478	10'907	22'285	76
77	25'324	16'459	18'776	59'010	119'569	4'948	3'216	3'669	11'530	23'363	77
78	24'620	16'485	18'821	59'168	119'094	5'049	3'381	3'860	12'135	24'425	78
79	23'940	16'447	18'789	58'962	118'138	5'157	3'543	4'048	12'702	25'450	79

TABLE XXI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week until Age 60.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 60					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	19'603	1'774	1'206	2'546	25'129	'948	'086	'058	'123	1'215	18
19	19'471	1'819	1'247	2'642	25'179	'953	'089	'061	'129	1'232	19
20	19'359	1'862	1'288	2'735	25'244	'959	'092	'064	'135	1'250	20
21	19'264	1'904	1'329	2'832	25'329	'967	'096	'067	'141	1'271	21
22	19'187	1'944	1'368	2'929	25'428	'976	'099	'070	'148	1'293	22
23	19'122	1'983	1'408	3'032	25'545	'987	'102	'073	'156	1'318	23
24	19'072	2'021	1'446	3'134	25'673	'999	'106	'076	'164	1'345	24
25	19'029	2'058	1'482	3'236	25'805	1'013	'110	'079	'171	1'373	25
26	18'983	2'094	1'517	3'340	25'934	1'027	'113	'082	'181	1'403	26
27	18'932	2'128	1'552	3'442	26'054	1'043	'117	'085	'190	1'435	27
28	18'873	2'161	1'585	3'542	26'161	1'059	'121	'089	'199	1'468	28
29	18'808	2'193	1'617	3'642	26'260	1'076	'125	'093	'208	1'502	29
30	18'737	2'224	1'649	3'742	26'352	1'094	'130	'096	'219	1'539	30
31	18'660	2'256	1'681	3'840	26'437	1'113	'135	'100	'229	1'577	31
32	18'575	2'285	1'712	3'938	26'510	1'133	'139	'104	'241	1'617	32
33	18'473	2'314	1'741	4'030	26'558	1'153	'144	'109	'252	1'658	33
34	18'346	2'340	1'769	4'126	26'581	1'174	'150	'113	'264	1'701	34
35	18'197	2'362	1'794	4'214	26'567	1'194	'155	'118	'277	1'744	35
36	18'027	2'382	1'817	4'302	26'528	1'215	'161	'122	'290	1'788	36
37	17'846	2'399	1'838	4'387	26'470	1'237	'166	'127	'305	1'835	37
38	17'649	2'414	1'856	4'470	26'389	1'261	'172	'133	'319	1'885	38
39	17'432	2'424	1'872	4'549	26'277	1'285	'179	'138	'336	1'938	39
40	17'188	2'432	1'885	4'627	26'132	1'311	'185	'144	'353	1'993	40
41	16'912	2'437	1'895	4'694	25'938	1'337	'193	'150	'371	2'051	41
42	16'600	2'437	1'901	4'753	25'691	1'364	'200	'156	'391	2'111	42
43	16'246	2'432	1'904	4'801	25'383	1'391	'208	'163	'411	2'173	43
44	15'851	2'422	1'904	4'842	25'019	1'419	'217	'170	'433	2'239	44
45	15'415	2'406	1'899	4'866	24'586	1'447	'226	'178	'457	2'308	45
46	14'931	2'382	1'891	4'880	24'084	1'476	'235	'187	'483	2'381	46
47	14'399	2'351	1'878	4'876	23'504	1'505	'246	'196	'510	2'457	47
48	13'821	2'310	1'860	4'848	22'839	1'537	'257	'207	'538	2'539	48
49	13'202	2'260	1'834	4'801	22'097	1'571	'269	'218	'571	2'629	49
50	12'537	2'198	1'800	4'726	21'261	1'609	'282	'231	'607	2'729	50
51	11'805	2'119	1'752	4'619	20'295	1'651	'296	'245	'646	2'838	51
52	10'976	2'018	1'687	4'467	19'148	1'723	'319	'266	'715	3'023	52
53	10'029	1'890	1'599	4'239	17'757	1'729	'326	'276	'731	3'062	53
54	8'957	1'731	1'482	3'937	16'107	1'761	'340	'291	'776	3'168	54
55	7'764	1'539	1'333	3'550	14'186	1'789	'355	'307	'817	3'268	55
56	6'466	1'313	1'148	3'061	11'988	1'814	'368	'322	'860	3'364	56
57	5'062	1'053	'926	2'480	9'521	1'843	'383	'337	'903	3'466	57
58	3'539	'753	'666	1'784	6'742	1'879	'400	'354	'947	3'580	58
59	1'864	'405	'359	'965	3'593	1'922	'418	'370	'994	3'704	59

TABLE XXII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week until Age 65.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	21'131	2'156	1'556	3'505	28'348	'989	'101	'073	'164	1'327	18
19	21'057	2'215	1'610	3'637	28'519	'996	'105	'076	'172	1'349	19
20	21'004	2'273	1'664	3'768	28'709	1'004	'109	'080	'179	1'372	20
21	20'970	2'330	1'719	3'905	28'924	1'014	'113	'083	'188	1'398	21
22	20'958	2'386	1'773	4'042	29'159	1'025	'117	'087	'197	1'426	22
23	20'960	2'442	1'828	4'186	29'416	1'038	'121	'091	'206	1'456	23
24	20'979	2'498	1'882	4'331	29'690	1'052	'125	'094	'218	1'489	24
25	21'007	2'552	1'934	4'481	29'974	1'068	'130	'098	'228	1'524	25
26	21'037	2'606	1'987	4'629	30'259	1'085	'134	'102	'239	1'560	26
27	21'062	2'660	2'039	4'780	30'541	1'102	'139	'107	'251	1'599	27
28	21'083	2'713	2'091	4'930	30'817	1'121	'144	'111	'263	1'639	28
29	21'103	2'766	2'142	5'082	31'093	1'141	'150	'116	'274	1'681	29
30	21'118	2'819	2'194	5'237	31'368	1'161	'155	'121	'288	1'725	30
31	21'133	2'873	2'246	5'394	31'646	1'183	'161	'126	'302	1'772	31
32	21'144	2'927	2'299	5'551	31'921	1'206	'167	'131	'317	1'821	32
33	21'142	2'980	2'352	5'707	32'181	1'229	'173	'137	'332	1'871	33
34	21'122	3'033	2'404	5'868	32'427	1'253	'180	'143	'347	1'923	34
35	21'083	3'083	2'454	6'027	32'647	1'276	'187	'149	'364	1'976	35
36	21'031	3'132	2'504	6'188	32'855	1'301	'194	'155	'382	2'032	36
37	20'972	3'180	2'553	6'351	33'056	1'327	'201	'161	'402	2'091	37
38	20'904	3'227	2'601	6'515	33'247	1'354	'209	'168	'422	2'153	38
39	20'824	3'271	2'648	6'678	33'421	1'382	'217	'176	'443	2'218	39
40	20'723	3'315	2'693	6'847	33'578	1'411	'226	'183	'467	2'287	40
41	20'598	3'357	2'738	7'008	33'701	1'442	'235	'192	'490	2'359	41
42	20'444	3'396	2'780	7'168	33'788	1'473	'245	'200	'516	2'434	42
43	20'258	3'434	2'821	7'319	33'832	1'505	'255	'210	'543	2'513	43
44	20'040	3'468	2'861	7'473	33'842	1'538	'266	'220	'573	2'597	44
45	19'791	3'498	2'900	7'615	33'804	1'571	'278	'230	'605	2'684	45
46	19'508	3'524	2'938	7'755	33'725	1'606	'290	'242	'638	2'776	46
47	19'190	3'547	2'973	7'885	33'595	1'641	'303	'254	'675	2'873	47
48	18'839	3'563	3'007	7'999	33'408	1'678	'317	'268	'713	2'976	48
49	18'461	3'573	3'036	8'105	33'175	1'719	'333	'283	'754	3'089	49
50	18'052	3'575	3'061	8'191	32'879	1'763	'349	'299	'800	3'211	50
51	17'594	3'564	3'076	8'255	32'489	1'810	'367	'316	'849	3'342	51
52	17'058	3'537	3'078	8'286	31'959	1'856	'385	'335	'902	3'478	52
53	16'428	3'488	3'062	8'258	31'236	1'901	'404	'354	'956	3'615	53
54	15'700	3'415	3'024	8'173	30'312	1'943	'423	'374	1'012	3'752	54
55	14'884	3'316	2'960	8'023	29'183	1'984	'442	'395	1'069	3'890	55
56	13'997	3'194	2'870	7'791	27'852	2'026	'462	'415	1'128	4'031	56
57	13'042	3'045	2'751	7'492	26'330	2'073	'484	'437	1'191	4'185	57
58	12'007	2'867	2'602	7'104	24'580	2'127	'508	'461	1'259	4'355	58
59	10'862	2'652	2'416	6'617	22'547	2'187	'534	'486	1'332	4'539	59
60	9'574	2'391	2'189	6'014	20'168	2'252	'562	'515	1'414	4'743	60
61	8'138	2'081	1'921	5'290	17'430	2'325	'595	'549	1'511	4'980	61
62	6'516	1'708	1'595	4'401	14'220	2'410	'632	'590	1'627	5'259	62
63	4'649	1'250	1'186	3'272	10'357	2'498	'672	'637	1'758	5'565	63
64	2'501	'691	'668	1'839	5'699	2'597	'718	'694	1'909	5'918	64

TABLE XXIII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875)—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week until Age 70.

INTEREST 3 PER CENT.

INTEREST 3 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 70					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	22'552	2'622	2'061	4'874	32'109	1'033	'120	'094	'224	1'471	18
19	22'531	2'699	2'134	5'056	32'420	1'042	'125	'099	'233	1'499	19
20	22'533	2'775	2'208	5'241	32'757	1'052	'130	'103	'244	1'529	20
21	22'557	2'851	2'283	5'433	33'124	1'064	'134	'108	'256	1'562	21
22	22'604	2'927	2'359	5'627	33'517	1'077	'140	'112	'269	1'598	22
23	22'668	3'003	2'436	5'831	33'938	1'092	'145	'117	'282	1'636	23
24	22'752	3'080	2'512	6'038	34'382	1'109	'150	'122	'295	1'676	24
25	22'847	3'156	2'588	6'252	34'843	1'127	'156	'128	'308	1'719	25
26	22'945	3'233	2'666	6'468	35'312	1'147	'162	'133	'323	1'765	26
27	23'043	3'310	2'744	6'687	35'784	1'167	'168	'139	'338	1'812	27
28	23'138	3'387	2'821	6'911	36'257	1'188	'174	'145	'355	1'862	28
29	23'235	3'466	2'900	7'137	36'738	1'211	'181	'151	'372	1'915	29
30	23'332	3'546	2'981	7'369	37'228	1'235	'188	'158	'389	1'970	30
31	23'432	3'628	3'064	7'607	37'731	1'260	'195	'165	'408	2'028	31
32	23'531	3'711	3'148	7'852	38'242	1'285	'203	'172	'429	2'089	32
33	23'623	3'795	3'234	8'097	38'749	1'312	'211	'180	'449	2'152	33
34	23'701	3'880	3'321	8'354	39'256	1'339	'219	'188	'472	2'218	34
35	23'766	3'964	3'408	8'612	39'750	1'367	'228	'196	'495	2'286	35
36	23'823	4'049	3'497	8'876	40'245	1'396	'237	'205	'519	2'357	36
37	23'879	4'134	3'587	9'149	40'749	1'426	'247	'214	'546	2'433	37
38	23'931	4'221	3'677	9'429	41'258	1'457	'257	'224	'575	2'513	38
39	23'977	4'306	3'769	9'715	41'767	1'491	'268	'234	'603	2'596	39
40	24'009	4'394	3'862	10'011	42'276	1'525	'279	'245	'636	2'685	40
41	24'023	4'482	3'956	10'308	42'769	1'561	'291	'257	'669	2'778	41
42	24'017	4'570	4'051	10'609	43'247	1'598	'304	'269	'706	2'877	42
43	23'986	4'658	4'147	10'911	43'702	1'635	'318	'283	'744	2'980	43
44	23'933	4'746	4'246	11'222	44'147	1'675	'332	'297	'785	3'089	44
45	23'859	4'834	4'346	11'534	44'573	1'715	'348	'312	'829	3'204	45
46	23'763	4'921	4'451	11'851	44'986	1'757	'364	'329	'876	3'326	46
47	23'643	5'009	4'557	12'173	45'382	1'800	'381	'347	'928	3'456	47
48	23'503	5'094	4'666	12'491	45'754	1'846	'400	'366	'982	3'594	48
49	23'349	5'178	4'775	12'812	46'114	1'895	'420	'388	1'040	3'743	49
50	23'179	5'259	4'885	13'127	46'450	1'948	'442	'411	1'103	3'904	50
51	22'975	5'331	4'990	13'437	46'733	2'005	'465	'435	1'173	4'078	51
52	22'711	5'393	5'089	13'732	46'955	2'062	'490	'462	1'246	4'260	52
53	22'376	5'441	5'177	13'987	46'981	2'118	'515	'490	1'324	4'447	53
54	21'969	5'473	5'253	14'210	46'905	2'174	'542	'520	1'406	4'642	54
55	21'503	5'490	5'314	14'396	46'703	2'230	'569	'551	1'493	4'843	55
56	20'998	5'492	5'360	14'534	46'384	2'289	'599	'584	1'585	5'057	56
57	20'460	5'481	5'389	14'636	45'966	2'355	'631	'620	1'684	5'290	57
58	19'879	5'452	5'401	14'684	45'416	2'428	'666	'660	1'792	5'546	58
59	19'227	5'398	5'391	14'671	44'687	2'506	'704	'703	1'912	5'825	59
60	18'474	5'313	5'354	14'585	43'726	2'591	'745	'751	2'046	6'133	60
61	17'624	5'196	5'295	14'425	42'540	2'684	'791	'806	2'198	6'479	61
62	16'650	5'035	5'200	14'160	41'045	2'784	'842	'869	2'368	6'863	62
63	15'505	4'814	5'047	13'727	39'093	2'887	'896	'940	2'555	7'278	63
64	14'170	4'523	4'818	13'075	36'586	2'992	'955	1'017	2'761	7'725	64
65	12'589	4'134	4'478	12'124	33'325	3'092	1'015	1'100	2'979	8'186	65
66	10'737	3'627	3'984	10'770	29'118	3'188	1'077	1'183	3'197	8'645	66
67	8'584	2'983	3'311	8'963	23'841	3'274	1'138	1'263	3'418	9'093	67
68	6'105	2'182	2'439	6'620	17'346	3'353	1'198	1'339	3'636	9'526	68
69	3'262	1'198	1'344	3'668	9'472	3'423	1'257	1'410	3'849	9'939	69



ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

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MONETARY TABLES AT  $3\frac{1}{2}$  PER CENT. INTEREST

FOR THE

REDUCTION OF THE SICKNESS ALLOWANCE IN  
PROTRACTED ILLNESS.

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TABLE XXIV. Values of Sickness Allowances of £1 per week.  
Whole of Life. Single and Annual Premiums R. T. & C. Districts Combined.

TABLE XXV. Values of Sickness Allowances of £1 per week.  
Until age 60. Single and Annual Premiums " "

TABLE XXVI. Values of Sickness Allowances of £1 per week.  
Until age 65. Single and Annual Premiums " "

TABLE XXVII. Values of Sickness Allowances of £1 per week.  
Until age 70. Single and Annual Premiums " "



TABLE XXIV.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week for Whole of Life.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium					Premium per Annum Payable by Weekly or Monthly Instalments					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	21'949	3'082	2'674	6'887	34'592	1'069	'150	'130	'336	1'685	18
19	22'015	3'191	2'784	7'177	35'167	1'080	'157	'137	'351	1'725	19
20	22'106	3'302	2'896	7'478	35'782	1'093	'163	'143	'370	1'769	20
21	22'225	3'414	3'012	7'792	36'443	1'107	'170	'150	'388	1'815	21
22	22'368	3'528	3'130	8'116	37'142	1'124	'177	'157	'408	1'866	22
23	22'535	3'645	3'251	8'452	37'883	1'142	'185	'165	'427	1'919	23
24	22'725	3'763	3'375	8'802	38'665	1'162	'192	'173	'450	1'977	24
25	22'931	3'885	3'501	9'163	39'480	1'184	'201	'181	'472	2'038	25
26	23'146	4'009	3'630	9'536	40'321	1'207	'209	'189	'497	2'102	26
27	23'366	4'135	3'762	9'918	41'181	1'231	'218	'198	'523	2'170	27
28	23'590	4'265	3'898	10'313	42'066	1'257	'227	'208	'550	2'242	28
29	23'819	4'397	4'037	10'720	42'973	1'284	'237	'218	'578	2'317	29
30	24'057	4'535	4'181	11'141	43'914	1'313	'247	'228	'609	2'397	30
31	24'305	4'677	4'330	11'580	44'892	1'343	'258	'239	'641	2'481	31
32	24'559	4'824	4'486	12'036	45'905	1'375	'270	'251	'673	2'569	32
33	24'812	4'977	4'647	12'510	46'946	1'407	'282	'263	'710	2'662	33
34	25'062	5'133	4'813	13'002	48'010	1'440	'295	'277	'747	2'759	34
35	25'305	5'293	4'985	13'512	49'095	1'474	'308	'290	'788	2'860	35
36	25'550	5'458	5'162	14'043	50'213	1'510	'323	'305	'829	2'967	36
37	25'802	5'628	5'346	14'601	51'377	1'547	'337	'321	'875	3'080	37
38	26'063	5'805	5'536	15'178	52'582	1'586	'353	'337	'924	3'200	38
39	26'328	5'987	5'734	15'779	53'828	1'628	'370	'354	'976	3'328	39
40	26'590	6'175	5'938	16'408	55'111	1'671	'388	'373	1'031	3'463	40
41	26'847	6'370	6'150	17'062	56'429	1'715	'407	'393	1'091	3'606	41
42	27'096	6'571	6'371	17'738	57'776	1'762	'427	'414	1'154	3'757	42
43	27'333	6'779	6'600	18'443	59'155	1'810	'449	'437	1'221	3'917	43
44	27'564	6'994	6'840	19'182	60'580	1'860	'472	'462	1'293	4'087	44
45	27'790	7'219	7'092	19'946	62'047	1'912	'497	'488	1'371	4'268	45
46	28'012	7'452	7'357	20'747	63'568	1'966	'523	'516	1'456	4'461	46
47	28'229	7'695	7'637	21'591	65'152	2'022	'551	'547	1'546	4'666	47
48	28'448	7'947	7'930	22'466	66'791	2'081	'581	'580	1'644	4'886	48
49	28'673	8'207	8'236	23'382	68'498	2'145	'614	'616	1'749	5'124	49
50	28'907	8'477	8'556	24'332	70'272	2'213	'649	'655	1'862	5'379	50
51	29'130	8'752	8'887	25'318	72'087	2'285	'687	'692	1'985	5'654	51
52	29'324	9'033	9'228	26'336	73'921	2'359	'727	'742	2'118	5'946	52
53	29'479	9'315	9'579	27'389	75'762	2'433	'769	'791	2'261	6'254	53
54	29'602	9'602	9'941	28'474	77'619	2'509	'814	'842	2'413	6'578	54
55	29'708	9'898	10'313	29'600	79'519	2'586	'862	'898	2'575	6'921	55
56	29'826	10'205	10'700	30'768	81'499	2'668	'913	'957	2'752	7'290	56
57	29'963	10'526	11'102	31'987	83'578	2'756	'968	1'021	2'943	7'688	57
58	30'113	10'859	11'520	33'259	85'751	2'852	1'029	1'091	3'150	8'122	58
59	30'252	11'199	11'951	34'581	87'983	2'954	1'094	1'167	3'377	8'592	59
60	30'357	11'543	12'395	35'945	90'240	3'062	1'164	1'250	3'626	9'102	60
61	30'442	11'894	12'863	37'377	92'576	3'177	1'241	1'342	3'901	9'661	61
62	30'496	12'251	13'350	38'869	94'966	3'297	1'324	1'443	4'203	10'267	62
63	30'491	12'608	13'847	40'394	97'340	3'419	1'414	1'552	4'529	10'914	63
64	30'431	12'962	14'348	41'946	99'687	3'541	1'508	1'670	4'882	11'601	64
65	30'287	13'305	14'832	43'487	101'911	3'660	1'608	1'793	5'256	12'317	65
66	30'065	13'632	15'277	44'975	103'949	3'775	1'712	1'918	5'647	13'052	66
67	29'774	13'945	15'684	46'428	105'831	3'884	1'819	2'046	6'058	13'807	67
68	29'434	14'244	16'055	47'844	107'577	3'991	1'931	2'177	6'486	14'585	68
69	29'054	14'530	16'392	49'226	109'202	4'096	2'048	2'311	6'939	15'394	69
70	28'636	14'799	16'705	50'573	110'713	4'199	2'170	2'450	7'417	16'236	70
71	28'183	15'049	17'005	51'874	112'111	4'305	2'299	2'597	7'923	17'124	71
72	27'699	15'281	17'291	53'128	113'399	4'411	2'433	2'753	8'460	18'057	72
73	27'187	15'492	17'561	54'306	114'546	4'519	2'575	2'919	9'027	19'040	73
74	26'642	15'681	17'809	55'391	115'533	4'627	2'723	3'093	9'620	20'063	74
75	26'059	15'846	18'029	56'345	116'279	4'735	2'879	3'276	10'236	21'126	75
76	25'431	15'982	18'211	57'117	116'741	4'838	3'040	3'464	10'864	22'206	76
77	24'774	16'081	18'345	57'656	116'856	4'939	3'206	3'657	11'494	23'296	77
78	24'107	16'129	18'415	57'893	116'544	5'040	3'372	3'850	12'104	24'366	78
79	23'463	16'114	18'409	57'777	115'763	5'149	3'536	4'040	12'678	25'403	79

TABLE XXV.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week until Age 60.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium.					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 60					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	17'995	1'579	1'060	2'205	22'839	'935	'082	'055	'115	1'187	18
19	17'893	1'624	1'101	2'296	22'914	'940	'085	'058	'120	1'203	19
20	17'809	1'668	1'141	2'389	23'007	'946	'089	'061	'126	1'222	20
21	17'744	1'710	1'183	2'487	23'124	'953	'092	'064	'133	1'242	21
22	17'696	1'752	1'223	2'584	23'255	'963	'095	'067	'140	1'265	22
23	17'664	1'793	1'262	2'685	23'404	'973	'099	'070	'148	1'290	23
24	17'646	1'832	1'301	2'788	23'567	'986	'102	'073	'156	1'317	24
25	17'635	1'871	1'339	2'892	23'737	1'000	'106	'076	'163	1'345	25
26	17'624	1'909	1'375	2'998	23'906	1'014	'110	'079	'173	1'376	26
27	17'609	1'946	1'411	3'100	24'066	1'030	'114	'083	'181	1'408	27
28	17'587	1'982	1'447	3'205	24'221	1'047	'118	'086	'191	1'442	28
29	17'559	2'017	1'481	3'307	24'364	1'064	'122	'090	'201	1'477	29
30	17'527	2'052	1'515	3'409	24'503	1'083	'127	'094	'210	1'514	30
31	17'492	2'086	1'548	3'513	24'639	1'102	'131	'098	'221	1'552	31
32	17'447	2'120	1'582	3'615	24'764	1'122	'136	'102	'233	1'593	32
33	17'386	2'153	1'615	3'716	24'870	1'143	'142	'106	'244	1'635	33
34	17'304	2'183	1'645	3'815	24'947	1'164	'147	'111	'256	1'678	34
35	17'196	2'210	1'674	3'911	24'991	1'185	'152	'115	'270	1'722	35
36	17'072	2'234	1'700	4'004	25'010	1'206	'158	'120	'283	1'767	36
37	16'934	2'256	1'725	4'100	25'015	1'229	'164	'125	'297	1'815	37
38	16'783	2'277	1'747	4'190	24'997	1'253	'170	'130	'313	1'866	38
39	16'614	2'293	1'767	4'277	24'951	1'278	'176	'136	'329	1'919	39
40	16'417	2'307	1'784	4'362	24'870	1'304	'183	'142	'346	1'975	40
41	16'189	2'318	1'798	4'442	24'747	1'330	'190	'148	'366	2'034	41
42	15'926	2'324	1'810	4'511	24'571	1'358	'198	'154	'384	2'094	42
43	15'620	2'325	1'817	4'575	24'337	1'385	'206	'161	'406	2'158	43
44	15'274	2'321	1'822	4'630	24'047	1'413	'215	'169	'428	2'225	44
45	14'886	2'313	1'823	4'667	23'689	1'442	'224	'177	'452	2'295	45
46	14'452	2'296	1'820	4'690	23'258	1'472	'234	'185	'477	2'368	46
47	13'967	2'272	1'814	4'703	22'756	1'501	'244	'195	'506	2'446	47
48	13'437	2'239	1'801	4'693	22'170	1'533	'255	'205	'536	2'529	48
49	12'864	2'196	1'781	4'662	21'503	1'568	'268	'217	'567	2'620	49
50	12'246	2'142	1'753	4'604	20'745	1'607	'281	'230	'604	2'722	50
51	11'558	2'071	1'712	4'512	19'853	1'649	'295	'244	'644	2'832	51
52	10'772	1'979	1'653	4'370	18'774	1'690	'311	'259	'686	2'946	52
53	9'866	1'858	1'571	4'165	17'460	1'728	'325	'275	'730	3'058	53
54	8'832	1'705	1'460	3'882	15'879	1'760	'340	'291	'774	3'165	54
55	7'673	1'520	1'316	3'509	14'018	1'787	'354	'307	'817	3'265	55
56	6'405	1'299	1'137	3'035	11'876	1'814	'368	'322	'859	3'363	56
57	5'026	1'044	'920	2'460	9'450	1'843	'383	'337	'902	3'465	57
58	3'523	'749	'663	1'774	6'709	1'850	'400	'354	'946	3'580	58
59	1'860	'404	'358	'963	3'585	1'921	'417	'370	'995	3'703	59

TABLE XXVI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week until Age 65.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 65					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	19'227	1'886	1'341	2'979	25'433	'972	'095	'068	'150	1'285	18
19	19'177	1'944	1'394	3'103	25'618	'978	'099	'071	'158	1'306	19
20	19'147	2'002	1'447	3'231	25'827	'986	'103	'074	'167	1'330	20
21	19'140	2'059	1'501	3'364	26'064	'995	'107	'078	'175	1'355	21
22	19'152	2'115	1'555	3'498	26'320	1'006	'111	'082	'184	1'383	22
23	19'182	2'172	1'609	3'637	26'600	1'019	'115	'085	'194	1'413	23
24	19'228	2'227	1'663	3'782	26'900	1'034	'120	'089	'203	1'446	24
25	19'285	2'283	1'716	3'928	27'212	1'049	'124	'093	'215	1'481	25
26	19'344	2'339	1'768	4'078	27'529	1'066	'129	'097	'226	1'518	26
27	19'402	2'394	1'821	4'227	27'844	1'084	'134	'102	'236	1'556	27
28	19'457	2'449	1'874	4'380	28'160	1'103	'139	'106	'249	1'597	28
29	19'509	2'504	1'926	4'532	28'471	1'123	'144	'111	'261	1'639	29
30	19'562	2'560	1'980	4'686	28'788	1'144	'150	'116	'274	1'684	30
31	19'614	2'616	2'033	4'846	29'109	1'166	'156	'121	'288	1'731	31
32	19'663	2'673	2'088	5'006	29'430	1'190	'162	'126	'302	1'780	32
33	19'699	2'731	2'143	5'170	29'743	1'213	'168	'132	'319	1'832	33
34	19'721	2'787	2'197	5'333	30'038	1'237	'175	'138	'334	1'884	34
35	19'723	2'841	2'251	5'496	30'311	1'261	'182	'144	'351	1'938	35
36	19'713	2'894	2'304	5'662	30'573	1'286	'189	'150	'370	1'995	36
37	19'697	2'946	2'356	5'835	30'834	1'312	'196	'157	'389	2'054	37
38	19'674	2'998	2'407	6'006	31'085	1'340	'204	'164	'409	2'117	38
39	19'640	3'049	2'459	6'177	31'325	1'369	'213	'171	'430	2'183	39
40	19'586	3'098	2'508	6'353	31'545	1'399	'221	'179	'454	2'253	40
41	19'510	3'147	2'557	6'526	31'740	1'430	'231	'187	'478	2'326	41
42	19'406	3'193	2'605	6'696	31'900	1'462	'240	'196	'504	2'402	42
43	19'269	3'236	2'651	6'866	32'022	1'494	'251	'206	'532	2'483	43
44	19'103	3'277	2'697	7'034	32'111	1'527	'262	'216	'562	2'567	44
45	18'906	3'316	2'742	7'191	32'155	1'561	'274	'226	'594	2'655	45
46	18'676	3'351	2'785	7'344	32'156	1'596	'286	'238	'628	2'748	46
47	18'410	3'382	2'829	7'493	32'114	1'632	'300	'251	'664	2'847	47
48	18'114	3'407	2'869	7'629	32'019	1'670	'314	'265	'703	2'952	48
49	17'789	3'426	2'906	7'755	31'876	1'711	'330	'280	'745	3'066	49
50	17'437	3'438	2'939	7'863	31'677	1'756	'346	'296	'792	3'190	50
51	17'033	3'438	2'963	7'949	31'383	1'804	'364	'314	'841	3'323	51
52	16'552	3'422	2'974	7'999	30'947	1'851	'383	'333	'894	3'461	52
53	15'977	3'383	2'967	8'002	30'329	1'896	'401	'352	'950	3'599	53
54	15'303	3'320	2'939	7'944	29'506	1'939	'421	'372	1'006	3'738	54
55	14'538	3'234	2'884	7'820	28'476	1'979	'440	'393	1'065	3'877	55
56	13'702	3'121	2'804	7'617	27'244	2'022	'461	'414	1'124	4'021	56
57	12'795	2'984	2'695	7'338	25'812	2'070	'483	'436	1'187	4'176	57
58	11'807	2'817	2'556	6'975	24'155	2'125	'507	'460	1'255	4'347	58
59	10'706	2'612	2'379	6'517	22'214	2'185	'533	'486	1'329	4'533	59
60	9'458	2'362	2'161	5'937	19'918	2'250	'562	'514	1'412	4'738	60
61	8'058	2'060	1'901	5'239	17'258	2'324	'594	'548	1'510	4'976	61
62	6'468	1'695	1'583	4'370	14'116	2'408	'631	'589	1'627	5'255	62
63	4'626	1'245	1'181	3'256	10'308	2'496	'672	'637	1'758	5'563	63
64	2'495	'689	'668	1'835	5'687	2'596	'717	'695	1'910	5'918	64

TABLE XXVII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week until Age 70.

INTEREST  $3\frac{1}{2}$  PER CENT.INTEREST  $3\frac{1}{2}$  PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 70					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	20'345	2'253	1'738	4'056	28'392	1'010	'112	'086	'201	1'409	18
19	20'343	2'327	1'809	4'224	28'703	1'018	'116	'091	'211	1'436	19
20	20'363	2'401	1'879	4'400	29'043	1'027	'121	'095	'222	1'465	20
21	20'408	2'475	1'952	4'582	29'417	1'039	'126	'099	'234	1'498	21
22	20'473	2'549	2'025	4'769	29'816	1'052	'131	'104	'245	1'532	22
23	20'559	2'624	2'098	4'963	30'244	1'067	'136	'109	'258	1'570	23
24	20'665	2'698	2'173	5'164	30'700	1'084	'141	'114	'271	1'610	24
25	20'783	2'775	2'248	5'369	31'175	1'102	'147	'119	'285	1'653	25
26	20'906	2'851	2'323	5'581	31'661	1'121	'153	'125	'299	1'698	26
27	21'031	2'928	2'400	5'793	32'152	1'142	'159	'131	'314	1'746	27
28	21'155	3'007	2'478	6'012	32'652	1'163	'165	'136	'332	1'796	28
29	21'280	3'085	2'556	6'235	33'156	1'186	'172	'142	'348	1'848	29
30	21'408	3'166	2'636	6'464	33'674	1'210	'179	'149	'365	1'903	30
31	21'541	3'249	2'718	6'699	34'207	1'235	'186	'156	'385	1'962	31
32	21'674	3'333	2'803	6'942	34'752	1'262	'194	'163	'404	2'023	32
33	21'800	3'420	2'890	7'190	35'300	1'289	'202	'171	'425	2'087	33
34	21'915	3'507	2'977	7'444	35'843	1'316	'211	'179	'446	2'152	34
35	22'016	3'593	3'066	7'704	36'379	1'344	'219	'187	'471	2'221	35
36	22'111	3'681	3'156	7'969	36'917	1'373	'229	'196	'494	2'292	36
37	22'203	3'769	3'248	8'248	37'470	1'403	'238	'205	'522	2'368	37
38	22'299	3'860	3'340	8'530	38'029	1'436	'248	'215	'549	2'448	38
39	22'388	3'951	3'435	8'820	38'594	1'469	'259	'225	'580	2'533	39
40	22'464	4'042	3'531	9'121	39'158	1'504	'271	'236	'611	2'622	40
41	22'524	4'136	3'628	9'427	39'715	1'541	'283	'248	'644	2'716	41
42	22'565	4'229	3'728	9'737	40'259	1'578	'296	'261	'680	2'815	42
43	22'582	4'324	3'828	10'053	40'787	1'616	'310	'274	'719	2'919	43
44	22'579	4'418	3'932	10'378	41'307	1'656	'324	'288	'762	3'030	44
45	22'556	4'514	4'039	10'702	41'811	1'697	'340	'304	'805	3'146	45
46	22'512	4'609	4'148	11'034	42'303	1'740	'356	'321	'852	3'269	46
47	22'444	4'705	4'262	11'375	42'785	1'783	'374	'339	'904	3'400	47
48	22'360	4'800	4'378	11'713	43'251	1'830	'393	'358	'959	3'540	48
49	22'261	4'893	4'495	12'057	43'706	1'880	'413	'380	1'018	3'691	49
50	22'149	4'984	4'614	12'397	44'144	1'934	'435	'403	1'082	3'854	50
51	22'003	5'069	4'729	12'730	44'531	1'991	'459	'428	1'151	4'029	51
52	21'799	5'144	4'838	13'048	44'829	2'049	'483	'455	1'226	4'213	52
53	21'524	5'204	4'938	13'339	45'005	2'106	'509	'483	1'305	4'403	53
54	21'178	5'248	5'026	13'596	45'048	2'162	'536	'513	1'389	4'600	54
55	20'770	5'279	5'099	13'816	44'964	2'219	'564	'545	1'475	4'803	55
56	20'326	5'295	5'158	13'991	44'770	2'279	'594	'578	1'569	5'020	56
57	19'848	5'299	5'201	14'124	44'472	2'346	'626	'615	1'669	5'256	57
58	19'328	5'285	5'228	14'212	44'053	2'419	'661	'654	1'780	5'514	58
59	18'736	5'247	5'233	14'243	43'459	2'499	'700	'698	1'899	5'796	59
60	18'044	5'179	5'212	14'199	42'634	2'584	'742	'746	2'034	6'106	60
61	17'254	5'078	5'170	14'086	41'588	2'678	'788	'802	2'187	6'455	61
62	16'339	4'935	5'092	13'867	40'233	2'779	'839	'866	2'360	6'844	62
63	15'252	4'732	4'957	13'481	38'422	2'883	'894	'937	2'549	7'263	63
64	13'972	4'456	4'746	12'877	36'051	2'989	'953	1'015	2'756	7'713	64
65	12'443	4'083	4'422	11'972	32'920	3'091	1'014	1'099	2'975	8'179	65
66	10'637	3'591	3'943	10'664	28'835	3'187	1'076	1'181	3'194	8'638	66
67	8'523	2'962	3'287	8'897	23'669	3'272	1'137	1'262	3'415	9'086	67
68	6'074	2'171	2'428	6'589	17'262	3'348	1'197	1'338	3'633	9'516	68
69	3'252	1'195	1'340	3'659	9'446	3'423	1'258	1'411	3'851	9'943	69

Received of the Treasurer of the State of New York  
the sum of One Hundred Dollars

for the purchase of the land of the State of New York  
situated in the County of Albany

to wit: the land of the State of New York  
situated in the County of Albany

to wit: the land of the State of New York  
situated in the County of Albany

to wit: the land of the State of New York  
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situated in the County of Albany

to wit: the land of the State of New York  
situated in the County of Albany

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).

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MONETARY TABLES AT 4 PER CENT. INTEREST  
 FOR THE  
 REDUCTION OF THE SICKNESS ALLOWANCE IN  
 PROTRACTED ILLNESS.

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TABLE XXVIII. Values of Sickness Allowances of £1 per week. **Whole of Life.** Single and Annual Premiums ... .. R. T. & C. Districts Combined.

TABLE XXIX. Values of Sickness Allowances of £1 per week. Until age **60.** Single and Annual Premiums                   "                   "

TABLE XXX. Values of Sickness Allowances of £1 per week. Until age **65.** Single and Annual Premiums                   "                   "

TABLE XXXI. Values of Sickness Allowances of £1 per week. Until age **70.** Single and Annual Premiums                   "                   "

TABLE XXVIII.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week for Whole of Life.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Single Premium					Premium per Annum Payable by Weekly or Monthly Instalments					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	19'671	2'571	2'178	5'513	29'933	1'037	'135	'115	'291	1'578	18
19	19'736	2'671	2'277	5'774	30'458	1'047	'142	'121	'305	1'615	19
20	19'829	2'773	2'380	6'046	31'028	1'059	'148	'127	'323	1'657	20
21	19'947	2'876	2'485	6'330	31'638	1'073	'155	'134	'339	1'701	21
22	20'092	2'982	2'594	6'622	32'290	1'088	'162	'141	'358	1'749	22
23	20'261	3'090	2'705	6'929	32'985	1'106	'169	'148	'378	1'801	23
24	20'455	3'201	2'819	7'245	33'720	1'126	'176	'155	'399	1'856	24
25	20'665	3'314	2'936	7'579	34'494	1'147	'184	'163	'421	1'915	25
26	20'887	3'430	3'055	7'921	35'293	1'170	'192	'171	'445	1'978	26
27	21'113	3'549	3'178	8'274	36'114	1'195	'201	'180	'468	2'044	27
28	21'345	3'672	3'304	8'640	36'961	1'220	'210	'189	'494	2'113	28
29	21'584	3'797	3'435	9'022	37'838	1'247	'219	'198	'523	2'187	29
30	21'833	3'928	3'570	9'413	38'744	1'276	'230	'209	'549	2'264	30
31	22'092	4'064	3'711	9'826	39'693	1'306	'240	'219	'581	2'346	31
32	22'358	4'204	3'858	10'251	40'671	1'337	'251	'231	'613	2'432	32
33	22'626	4'350	4'011	10'698	41'685	1'370	'263	'243	'647	2'523	33
34	22'890	4'500	4'169	11'160	42'719	1'403	'276	'255	'684	2'618	34
35	23'148	4'655	4'332	11'646	43'781	1'437	'289	'269	'723	2'718	35
36	23'409	4'814	4'502	12'152	44'877	1'472	'303	'283	'764	2'822	36
37	23'679	4'979	4'678	12'681	46'017	1'509	'317	'298	'809	2'933	37
38	23'960	5'149	4'860	13'236	47'205	1'549	'333	'314	'855	3'051	38
39	24'244	5'327	5'050	13'814	48'435	1'590	'349	'331	'907	3'177	39
40	24'529	5'511	5'248	14'418	49'706	1'633	'367	'349	'961	3'310	40
41	24'810	5'701	5'454	15'049	51'014	1'678	'386	'369	1'018	3'451	41
42	25'082	5'899	5'668	15'706	52'355	1'725	'406	'390	1'080	3'601	42
43	25'348	6'104	5'892	16'391	53'735	1'773	'427	'412	1'147	3'759	43
44	25'606	6'317	6'126	17'109	55'158	1'823	'450	'436	1'219	3'928	44
45	25'861	6'539	6'374	17'859	56'633	1'875	'474	'462	1'296	4'107	45
46	26'114	6'771	6'635	18'645	58'165	1'930	'500	'490	1'378	4'298	46
47	26'363	7'013	6'910	19'471	59'757	1'986	'528	'521	1'467	4'502	47
48	26'615	7'264	7'200	20'334	61'413	2'046	'558	'553	1'564	4'721	48
49	26'874	7'525	7'504	21'239	63'142	2'110	'591	'589	1'667	4'957	49
50	27'144	7'796	7'822	22'181	64'943	2'179	'626	'628	1'779	5'212	50
51	27'407	8'073	8'152	23'164	66'796	2'251	'663	'670	1'903	5'487	51
52	27'641	8'355	8'494	24'177	68'667	2'326	'703	'715	2'034	5'778	52
53	27'838	8'642	8'846	25'228	70'554	2'401	'745	'763	2'176	6'085	53
54	28'001	8'933	9'209	26'316	72'459	2'477	'790	'815	2'327	6'409	54
55	28'151	9'233	9'584	27'442	74'410	2'555	'838	'870	2'490	6'753	55
56	28'311	9'545	9'973	28'614	76'443	2'637	'889	'929	2'666	7'121	56
57	28'491	9'871	10'379	29'839	78'580	2'726	'945	'993	2'856	7'520	57
58	28'687	10'211	10'801	31'119	80'818	2'823	1'005	1'063	3'063	7'954	58
59	28'872	10'559	11'239	32'455	83'125	2'927	1'070	1'139	3'290	8'426	59
60	29'026	10'912	11'691	33'836	85'465	3'035	1'141	1'222	3'540	8'938	60
61	29'163	11'274	12'168	35'293	87'898	3'152	1'218	1'315	3'814	9'499	61
62	29'268	11'642	12'666	36'810	90'386	3'273	1'302	1'417	4'117	10'109	62
63	29'314	12'011	13'175	38'367	92'867	3'397	1'392	1'527	4'445	10'761	63
64	29'308	12'379	13'689	39'954	95'330	3'521	1'487	1'645	4'801	11'454	64
65	29'217	12'737	14'188	41'528	97'670	3'642	1'588	1'768	5'176	12'174	65
66	29'045	13'078	14'649	43'060	99'832	3'757	1'692	1'895	5'571	12'915	66
67	28'806	13'405	15'072	44'550	101'833	3'868	1'801	2'024	5'981	13'674	67
68	28'515	13'720	15'459	46'011	103'705	3'975	1'913	2'155	6'415	14'458	68
69	28'183	14'021	15'814	47'440	105'468	4'081	2'030	2'290	6'869	15'270	69
70	27'811	14'306	16'144	48'832	107'093	4'186	2'153	2'430	7'350	16'119	70
71	27'404	14'573	16'462	50'189	108'628	4'291	2'282	2'578	7'859	17'010	71
72	26'966	14'822	16'768	51'491	110'047	4'398	2'418	2'735	8'398	17'949	72
73	26'497	15'052	17'058	52'730	111'337	4'507	2'560	2'901	8'970	18'938	73
74	25'994	15'259	17'327	53'883	112'463	4'616	2'710	3'077	9'569	19'972	74
75	25'453	15'444	17'569	54'905	113'371	4'724	2'866	3'261	10'190	21'041	75
76	24'865	15'600	17'774	55'741	113'980	4'827	3'029	3'451	10'821	22'128	76
77	24'244	15'718	17'930	56'356	114'248	4'929	3'195	3'645	11'457	23'226	77
78	23'613	15'788	18'024	56'674	114'099	5'030	3'363	3'840	12'074	24'307	78
79	23'002	15'793	18'041	56'630	113'466	5'140	3'529	4'032	12'654	25'355	79

TABLE XXIX.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week until Age 60.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 60					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	16'583	1'410	'934	1'914	20'841	'923	'079	'052	'106	1'160	18
19	16'501	1'455	'974	2'004	20'934	'928	'082	'055	'112	1'177	19
20	16'440	1'499	1'015	2'097	21'051	'933	'085	'058	'119	1'195	20
21	16'397	1'541	1'055	2'192	21'185	'941	'088	'061	'126	1'216	21
22	16'373	1'584	1'096	2'286	21'339	'950	'092	'064	'132	1'238	22
23	16'364	1'625	1'136	2'386	21'511	'961	'095	'067	'140	1'263	23
24	16'372	1'666	1'175	2'485	21'698	'973	'099	'070	'148	1'290	24
25	16'387	1'706	1'213	2'592	21'898	'987	'103	'073	'156	1'319	25
26	16'405	1'745	1'250	2'696	22'096	1'002	'107	'076	'165	1'350	26
27	16'418	1'784	1'287	2'799	22'288	1'018	'111	'080	'173	1'382	27
28	16'426	1'823	1'323	2'904	22'476	1'035	'115	'083	'183	1'416	28
29	16'429	1'859	1'359	3'012	22'659	1'053	'119	'087	'193	1'452	29
30	16'430	1'897	1'394	3'114	22'835	1'071	'124	'091	'203	1'489	30
31	16'427	1'934	1'429	3'223	23'013	1'091	'128	'095	'215	1'529	31
32	16'416	1'970	1'465	3'325	23'176	1'112	'133	'099	'226	1'570	32
33	16'392	2'006	1'500	3'430	23'328	1'133	'139	'104	'236	1'612	33
34	16'346	2'039	1'533	3'531	23'449	1'154	'144	'108	'250	1'656	34
35	16'275	2'071	1'564	3'634	23'544	1'175	'150	'113	'262	1'700	35
36	16'188	2'099	1'594	3'734	23'615	1'197	'155	'118	'276	1'746	36
37	16'089	2'126	1'621	3'833	23'669	1'220	'161	'123	'290	1'794	37
38	15'980	2'149	1'646	3'933	23'708	1'244	'167	'128	'307	1'846	38
39	15'850	2'171	1'669	4'029	23'719	1'270	'174	'134	'322	1'900	39
40	15'696	2'190	1'690	4'121	23'697	1'296	'181	'140	'340	1'957	40
41	15'511	2'205	1'709	4'209	23'634	1'323	'188	'146	'359	2'016	41
42	15'289	2'218	1'724	4'289	23'520	1'351	'196	'152	'379	2'078	42
43	15'030	2'225	1'736	4'362	23'353	1'379	'204	'159	'400	2'142	43
44	14'727	2'227	1'744	4'428	23'126	1'407	'213	'167	'423	2'210	44
45	14'383	2'224	1'751	4'479	22'837	1'436	'222	'175	'447	2'280	45
46	13'994	2'215	1'753	4'517	22'479	1'466	'232	'184	'473	2'355	46
47	13'555	2'198	1'751	4'539	22'043	1'496	'243	'193	'501	2'433	47
48	13'069	2'172	1'744	4'542	21'527	1'528	'254	'204	'531	2'517	48
49	12'539	2'136	1'730	4'527	20'932	1'563	'266	'216	'564	2'609	49
50	11'963	2'089	1'708	4'484	20'244	1'602	'280	'229	'601	2'712	50
51	11'319	2'025	1'672	4'409	19'425	1'645	'294	'243	'641	2'823	51
52	10'574	1'939	1'620	4'281	18'414	1'687	'309	'258	'683	2'937	52
53	9'707	1'826	1'543	4'093	17'169	1'724	'324	'274	'728	3'050	53
54	8'708	1'680	1'438	3'826	15'652	1'756	'339	'290	'772	3'157	54
55	7'584	1'501	1'300	3'466	13'851	1'783	'353	'306	'815	3'257	55
56	6'345	1'287	1'125	3'006	11'763	1'809	'367	'321	'856	3'353	56
57	4'990	1'036	'913	2'444	9'383	1'835	'381	'336	'899	3'451	57
58	3'507	'745	'659	1'766	6'677	1'868	'397	'351	'941	3'557	58
59	1'856	'403	'357	'961	3'577	1'900	'412	'365	'984	3'661	59



TABLE XXX.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—R. T. &amp; C. Districts Combined.

Values of Sickness Allowances of £1 per Week until Age 65.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 65.					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	17'577	1'658	1'161	2'538	22'934	'955	'090	'063	'138	1'246	18
19	17'543	1'715	1'212	2'657	23'127	'961	'094	'066	'146	1'267	19
20	17'531	1'771	1'264	2'781	23'347	'969	'098	'070	'153	1'290	20
21	17'540	1'827	1'316	2'909	23'592	'978	'102	'073	'162	1'315	21
22	17'570	1'883	1'369	3'038	23'860	'989	'106	'077	'171	1'343	22
23	17'619	1'938	1'422	3'174	24'153	1'002	'110	'081	'180	1'373	23
24	17'687	1'994	1'475	3'310	24'466	1'016	'115	'085	'190	1'406	24
25	17'765	2'050	1'527	3'456	24'798	1'032	'119	'089	'200	1'440	25
26	17'848	2'105	1'579	3'602	25'134	1'049	'124	'093	'211	1'477	26
27	17'929	2'161	1'632	3'749	25'471	1'067	'129	'097	'223	1'516	27
28	18'009	2'218	1'684	3'899	25'810	1'086	'134	'102	'235	1'557	28
29	18'089	2'273	1'738	4'053	26'153	1'107	'139	'106	'248	1'600	29
30	18'170	2'331	1'791	4'206	26'498	1'128	'145	'111	'261	1'645	30
31	18'251	2'390	1'846	4'366	26'853	1'150	'151	'116	'275	1'692	31
32	18'329	2'448	1'902	4'525	27'204	1'174	'157	'122	'289	1'742	32
33	18'399	2'507	1'958	4'690	27'554	1'198	'163	'127	'306	1'794	33
34	18'453	2'566	2'014	4'852	27'885	1'222	'170	'133	'322	1'847	34
35	18'488	2'623	2'069	5'023	28'203	1'246	'177	'139	'339	1'901	35
36	18'513	2'680	2'124	5'193	28'510	1'272	'184	'146	'356	1'958	36
37	18'533	2'736	2'179	5'366	28'814	1'298	'192	'153	'375	2'018	37
38	18'549	2'790	2'232	5'546	29'117	1'326	'199	'160	'397	2'082	38
39	18'553	2'846	2'286	5'724	29'409	1'356	'208	'167	'418	2'149	39
40	18'540	2'900	2'340	5'905	29'685	1'386	'217	'175	'441	2'219	40
41	18'505	2'952	2'392	6'088	29'937	1'418	'226	'183	'466	2'293	41
42	18'442	3'004	2'444	6'268	30'158	1'450	'236	'192	'493	2'371	42
43	18'352	3'054	2'494	6'447	30'347	1'483	'247	'201	'521	2'452	43
44	18'230	3'101	2'544	6'625	30'500	1'516	'258	'212	'551	2'537	44
45	18'079	3'146	2'595	6'798	30'618	1'551	'270	'223	'583	2'627	45
46	17'896	3'189	2'644	6'965	30'694	1'586	'283	'234	'618	2'721	46
47	17'679	3'227	2'693	7'126	30'725	1'625	'296	'247	'653	2'821	47
48	17'430	3'260	2'740	7'279	30'709	1'661	'311	'261	'694	2'927	48
49	17'154	3'288	2'784	7'423	30'649	1'703	'326	'276	'737	3'042	49
50	16'851	3'309	2'823	7'551	30'534	1'748	'343	'293	'784	3'168	50
51	16'499	3'318	2'855	7'659	30'331	1'797	'361	'311	'834	3'303	51
52	16'069	3'310	2'874	7'730	29'983	1'844	'380	'330	'887	3'441	52
53	15'545	3'283	2'876	7'755	29'459	1'890	'399	'350	'943	3'582	53
54	14'920	3'230	2'857	7'723	28'730	1'933	'418	'371	1'000	3'722	54
55	14'206	3'154	2'812	7'620	27'792	1'974	'438	'391	1'059	3'862	55
56	13'417	3'052	2'740	7'444	26'653	2'017	'459	'412	1'118	4'006	56
57	12'557	2'924	2'641	7'191	25'313	2'064	'481	'434	1'182	4'161	57
58	11'614	2'768	2'510	6'853	23'745	2'119	'505	'458	1'249	4'331	58
59	10'554	2'573	2'344	6'419	21'890	2'178	'531	'484	1'325	4'518	59
60	9'346	2'332	2'134	5'863	19'675	2'242	'559	'512	1'407	4'720	60
61	7'982	2'040	1'882	5'188	17'092	2'315	'592	'546	1'504	4'957	61
62	6'423	1'682	1'572	4'338	14'015	2'397	'628	'587	1'617	5'229	62
63	4'602	1'238	1'174	3'243	10'257	2'478	'667	'632	1'746	5'523	63
64	2'489	'687	'665	1'835	5'676	2'558	'706	'683	1'887	5'834	64

TABLE XXXI.

ANCIENT ORDER OF FORESTERS EXPERIENCE (1871-1875).—*R. T. & C. Districts Combined.*

Values of Sickness Allowances of £1 per Week until Age 70.

INTEREST 4 PER CENT.

INTEREST 4 PER CENT.

Age	Single Premium					Premium per Annum—Payable by Weekly or Monthly Instalments until Age 70					Age
	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	First Six Months of Sickness	Second Six Months of Sickness	Second Twelve Months of Sickness	Remainder of Sickness	TOTAL = Premium for all Periods of Sickness	
18	18'459	1'947	1'474	3'385	25'265	'988	'104	'079	'181	1'352	18
19	18'466	2'018	1'540	3'544	25'568	'995	'109	'083	'191	1'378	19
20	18'499	2'089	1'608	3'709	25'905	1'005	'113	'087	'202	1'407	20
21	18'553	2'159	1'676	3'883	26'271	1'016	'118	'092	'212	1'438	21
22	18'632	2'231	1'746	4'058	26'667	1'029	'123	'096	'224	1'472	22
23	18'731	2'303	1'817	4'243	27'094	1'043	'129	'101	'236	1'509	23
24	18'852	2'376	1'888	4'432	27'548	1'060	'134	'106	'249	1'549	24
25	18'986	2'450	1'961	4'630	28'027	1'078	'139	'111	'264	1'592	25
26	19'127	2'525	2'034	4'831	28'517	1'098	'145	'117	'276	1'636	26
27	19'269	2'601	2'108	5'037	29'015	1'118	'151	'122	'293	1'684	27
28	19'414	2'678	2'183	5'248	29'523	1'140	'157	'128	'308	1'733	28
29	19'560	2'756	2'260	5'468	30'044	1'163	'164	'134	'325	1'786	29
30	19'712	2'837	2'339	5'688	30'576	1'187	'171	'141	'342	1'841	30
31	19'868	2'920	2'420	5'921	31'129	1'212	'178	'148	'361	1'899	31
32	20'025	3'004	2'504	6'155	31'688	1'239	'186	'155	'380	1'960	32
33	20'178	3'091	2'590	6'401	32'260	1'266	'194	'163	'401	2'024	33
34	20'321	3'178	2'677	6'649	32'825	1'294	'202	'170	'424	2'090	34
35	20'450	3'267	2'766	6'907	33'390	1'322	'211	'179	'447	2'159	35
36	20'574	3'356	2'856	7'174	33'960	1'351	'220	'188	'471	2'230	36
37	20'699	3'446	2'948	7'450	34'543	1'382	'230	'197	'497	2'306	37
38	20'827	3'537	3'041	7'735	35'140	1'414	'240	'207	'526	2'387	38
39	20'948	3'632	3'137	8'027	35'744	1'449	'251	'217	'555	2'472	39
40	21'061	3'727	3'235	8'329	36'352	1'484	'263	'228	'587	2'562	40
41	21'159	3'823	3'335	8'639	36'956	1'521	'275	'240	'620	2'656	41
42	21'237	3'921	3'436	8'956	37'550	1'559	'288	'252	'657	2'756	42
43	21'297	4'020	3'540	9'278	38'135	1'598	'302	'266	'695	2'861	43
44	21'335	4'120	3'647	9'609	38'711	1'638	'316	'280	'738	2'972	44
45	21'355	4'221	3'758	9'947	39'281	1'679	'332	'296	'782	3'089	45
46	21'356	4'323	3'873	10'290	39'842	1'722	'349	'312	'830	3'213	46
47	21'334	4'426	3'991	10'642	40'393	1'767	'367	'331	'880	3'345	47
48	21'297	4'528	4'113	10'995	40'933	1'814	'386	'350	'936	3'486	48
49	21'246	4'630	4'237	11'356	41'469	1'864	'406	'372	'997	3'639	49
50	21'184	4'730	4'362	11'716	41'992	1'919	'428	'395	1'062	3'804	50
51	21'091	4'824	4'485	12'073	42'473	1'977	'452	'420	1'132	3'981	51
52	20'940	4'908	4'604	12'413	42'865	2'035	'477	'448	1'206	4'166	52
53	20'720	4'980	4'714	12'729	43'143	2'093	'503	'476	1'287	4'359	53
54	20'426	5'037	4'812	13'016	43'291	2'150	'530	'506	1'370	4'556	54
55	20'076	5'079	4'897	13'264	43'316	2'207	'558	'538	1'460	4'763	55
56	19'687	5'109	4'967	13'470	43'233	2'268	'589	'572	1'552	4'981	56
57	19'264	5'125	5'023	13'638	43'050	2'334	'621	'609	1'653	5'217	57
58	18'801	5'126	5'062	13'761	42'750	2'409	'657	'648	1'763	5'477	58
59	18'265	5'103	5'082	13'831	42'281	2'489	'695	'693	1'885	5'762	59
60	17'630	5'050	5'076	13'827	41'583	2'575	'738	'741	2'019	6'073	60
61	16'898	4'965	5'048	13'759	40'670	2'669	'784	'797	2'174	6'424	61
62	16'039	4'837	4'987	13'583	39'446	2'770	'835	'861	2'347	6'813	62
63	15'005	4'650	4'868	13'243	37'766	2'874	'891	'932	2'537	7'234	63
64	13'778	4'390	4'674	12'688	35'530	2'980	'949	1'011	2'744	7'684	64
65	12'299	4'034	4'367	11'824	32'524	3'080	1'010	1'094	2'961	8'145	65
66	10'537	3'557	3'907	10'560	28'561	3'173	1'071	1'176	3'180	8'600	66
67	8'463	2'941	3'263	8'832	23'499	3'254	1'131	1'255	3'395	9'035	67
68	6'046	2'162	2'416	6'558	17'182	3'322	1'188	1'327	3'604	9'441	68
69	3'245	1'192	1'337	3'653	9'427	3'363	1'235	1'385	3'786	9'769	69



APPENDIX.

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- TABLE 1. Summary of the Mortality and Sickness Experience for the 5 years 1871-1875 of the Ancient Order of Foresters Friendly Society.
- TABLE 2. Summary of the Mortality and Sickness Experience of members of friendly societies according to Mr. Neison's investigation of the Government Returns for the 5 years 1836-1840.
- TABLE 3. Summary of the Mortality and Sickness Experience of members of friendly societies according to Mr. Finlaison's investigation of the Government Returns for the 5 years 1846-1850.
- TABLE 4. Summary of the Mortality and Sickness Experience of the Manchester Unity of Odd Fellows for each of the following periods, viz., 1846-1848, 1856-1860, and 1866-1870.
- TABLE 5. The decimal parts of a £1 corresponding to any number of shillings, pence, and farthings.

**TABLE**  
**ANCIENT ORDER OF**  
**Summary of the Mortality and Sickness**

Ages	Rural Districts					Town Districts					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	5,268	39	4,880'000	.740	.926	2,795	31	3,018'000	1.109	1.080	18-
20-	73,565'5	493	58,788'286	.670	.799	52,521	383	43,754'286	.729	.833	20-
25-	165,420'5	1,170	143,667'857	.707	.868	151,314'5	1,192	141,217'143	.788	.933	25-
35-	105,232'5	1,004	118,178'572	.954	1.123	104,893'5	1,185	128,662'428	1.130	1.227	35-
45-	46,675'5	674	73,917'572	1.444	1.584	45,960'5	799	89,646'286	1.738	1.950	45-
55-	17,968	506	57,888'428	2.816	3.222	16,270'5	544	62,101'857	3.344	3.817	55-
65-	6,872'5	420	59,381'857	6.111	8.640	5,215	349	55,092'571	6.692	10.565	65-
75-	771'5	100	13,521'428	12.962	17.525	488	82	10,500'143	16.803	21.516	75-
85-	14	3	315'714	21.428	22.551	30	2	504'000	6.667	16.800	85-
95-	5	...	33'857	...	6.771	35	4	770'286	11.429	22.008	95-
Totals	421,793'0	4,409	530,573'571	1.045	1.258	379,523'0	4,571	535,267'000	1.204	1.410	Totals

1.

## FORESTERS FRIENDLY SOCIETY.

Experience for the Five Years 1871-1875.—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	2,179	26	2,726·571	1·193	1·251	10,242	96	10,624·571	·937	1·037	18-
20-	55,525·5	473	46,263·857	·852	·833	181,612	1,349	148,806·429	·743	·819	20-
25-	201,468·5	1,820	186,758·429	·903	·927	518,203·5	4,182	471,643·429	·807	·910	25-
35-	153,200	2,077	205,528·572	1·356	1·342	363,326	4,266	452,369·571	1·174	1·245	35-
45-	63,673·5	1,343	135,597·571	2·109	2·130	156,309·5	2,816	299,161·429	1·802	1·914	45-
55-	19,781	725	81,632·571	3·665	4·127	54,019·5	1,775	201,622·857	3·286	3·732	55-
65-	4,702·5	324	40,247·143	6·890	8·558	16,790	1,093	154,721·572	6·510	9·215	65-
75-	303	45	4,348·714	14·851	14·352	1,562·5	227	28,370·286	14·528	18·157	75-
85-	17	2	91·572	11·765	5·386	61	7	911·285	11·475	14·939	85-
95-	...	...	...	...	...	40	4	804·143	10·000	20·103	95-
Totals	500,850·0	6,835	703,195·000	1·365	1·404	1,302,166·0	15,815	1,769,035·572	1·214	1·358	Totals

TABLE

Summary of the Mortality and Sickness experience of Members of Friendly Societies according to

Ages	Rural Districts					Town Districts					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum.	Sickness per Member per annum	Number of Members exposed to risk	Death	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
10-	981	1	922'432	·102	·940	781	2	541'427	·256	·693	10-
15-	14,159	103	11,337'430	·727	·801	7,199	38	5,819'426	·528	·808	15-
20-	64,036	466	54,107'423	·728	·845	21,522	108	19,284'858	·502	·896	20-
25-	214,080	1,519	185,893'706	·710	·868	85,757	635	75,382'709	·740	·879	25-
35-	193,221	1,532	198,862'701	·793	1'029	80,412	751	97,234'702	·934	1'209	35-
45-	121,284	1,377	183,523'711	1'135	1'513	52,028	796	126,822'139	1'530	2'437	45-
55-	64,632	1,321	220,047'284	2'044	3'405	22,460	678	95,493'848	3'019	4'252	55-
65-	27,063	1,226	338,705'565	4'530	12'516	6,477	408	88,841'708	6'299	13'717	65-
75-	6,718	576	159,624'563	8'574	23'760	1,557	161	48,316'854	10'340	31'032	75-
85-	676	64	18,851'435	9'467	27'886	209	43	8,674'719	20'574	41'506	85-
95-	36	...	164'715	...	4'576	...	...	...	...	...	95-
Totals	706,886	8,185	1,372,040'965	1'158	1'941	278,402	3,620	566,412'390	1'300	2'031	Totals

\* Compiled from pages 16-23 of "Contributions to Vital

TABLE

Summary of the Mortality and Sickness experience of Members of Friendly Societies according to

Ages	Rural Districts						Town Districts						Ages
	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
	Mortality	Sickness					Mortality	Sickness					
10-	671	671	5	610'857	·745	·911	1,087	1,086	2	679'714	·184	·626	10-
15-	11,805	11,797	64	11,516'000	·542	·976	4,787	4,786	33	4,434'286	·689	·926	15-
20-	51,735	51,715	368	51,363'857	·711	·993	19,938	19,931	164	19,515'000	·823	·979	20-
25-	142,861	142,791	1,015	143,673'143	·710	1'006	76,248	76,210	591	72,816'143	·775	·955	25-
35-	117,387	117,319	979	136,252'714	·834	1'161	69,078	69,025	715	79,254'285	1'035	1'148	35-
45-	75,778	75,717	919	115,713'714	1'213	1'528	45,960	45,880	760	76,576'000	1'654	1'669	45-
55-	36,341	36,286	835	88,678'857	2'298	2'444	24,177	24,121	649	65,845'572	2'684	2'730	55-
65-	12,122	12,071	559	69,601'143	4'612	5'766	7,143	7,107	404	40,085'000	5'656	5'640	65-
75-	2,316	2,303	249	28,602'714	10'751	12'420	817	812	86	10,688'857	10'526	13'164	75-
85-	75	73	14	950'286	18'667	13'014	23	23	4	174'714	17'391	7'609	85-
Totals	451,091	450,743	5,007	646,963'285	1'110	1'435	249,258	248,981	3,408	370,069'571	1'367	1'486	Totals

\* Compiled from pages 2-14 of Parliamentary

2.

## Mr. Neison's Investigation of the Government Returns for the Five Years 1836-1840.\*—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
10-	3	...	...	...	...	1,765	3	1,463'859	·170	·829	10-
15-	211	...	46'143	...	·219	21,569	141	17,202'999	·654	·798	15-
20-	4,521	27	3,763'282	·597	·832	90,079	601	77,155'565	·667	·857	20-
25-	48,703	465	53,886'563	·955	1'106	348,540	2,619	315,162'993	·751	·904	25-
35-	57,569	790	82,330'855	1'372	1'430	331,202	3,073	378,428'277	·928	1'143	35-
45-	33,869	634	75,825'564	1'872	2'239	207,181	2,807	386,171'425	1'355	1'864	45-
55-	12,776	365	53,238'848	2'857	4'167	99,868	2,364	368,779'993	2'367	3'693	55-
65-	3,438	197	28,457'852	5'730	8'277	36,978	1,831	456,005'136	4'952	12'332	65-
75-	813	95	26,482'713	11'685	32'574	9,088	832	234,424'134	9'155	25'794	75-
85-	52	12	1,946'000	23'077	37'423	937	119	29,472'144	12'700	31'454	85-
95-	...	...	...	...	...	36	...	164'715	...	4'576	95-
Totals	161,955	2,585	325,977'820	1'597	2'014	1,147,243	14,390	2,264,431'240	1'254	1'974	Totals

Statistics." By F. G. P. Neison, F.S.S., &amp;c. London, 1846.

3.

## Mr. Finlaison's Investigation of the Government Returns for the Five Years 1846-1850.\*—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages		
	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk of		Deaths	Weeks of Sickness-claim		Mortality per cent. per annum	Sickness per Member per annum
	Mortality	Sickness					Mortality	Sickness					
10-	8	8	...	1'714	...	·250	1,766	1,765	7	1,292'285	·396	·732	10-
15-	246	246	3	273'000	1'220	1'110	16,838	16,829	100	16,223'286	·594	·964	15-
20-	4,176	4,176	35	3,785'571	·838	·906	75,849	75,822	567	74,664'428	·748	·985	20-
25-	28,600	28,586	286	25,694'857	1'000	·899	247,709	247,587	1,892	242,184'143	·764	·978	25-
35-	29,691	29,654	440	33,585'286	1'482	1'133	216,156	215,998	2,134	249,092'285	·987	1'153	35-
45-	18,551	18,505	348	29,333'715	1'876	1'585	140,289	140,102	2,027	221,623'429	1'445	1'582	45-
55-	8,990	8,959	287	21,283'429	3'192	2'376	69,508	69,366	1,771	175,807'858	2'548	2'534	55-
65-	2,789	2,770	129	12,426'857	4'625	4'486	22,054	21,948	1,092	122,113'000	4'952	5'564	65-
75-	352	345	34	2,483'715	9'659	7'200	3,485	3,460	369	41,775'286	10'588	12'073	75-
85-	7	7	...	9'286	...	1'347	105	103	18	1,134'286	17'143	11'010	85-
Totals	93,410	93,256	1,562	128,877'430	1'672	1'382	793,759	792,980	9,977	1,145,910'286	1'257	1'445	Totals

Return, No. 955, of Session 1852-53.



TABLE

## Summary of the Mortality and Sickness experience of the

Ages	Rural Districts					Town Districts					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	2,945	14	1,151'571	·475	·391	1,569	12	597'999	·765	·381	18-
20-	38,742	293	26,986'569	·756	·697	23,908	174	16,139'855	·728	·675	20-
25-	126,965	967	98,535'995	·762	·776	89,793	735	73,224'853	·819	·815	25-
35-	75,918	642	71,410'993	·846	·941	59,397	597	61,028'424	1'005	1'027	35-
45-	19,685	254	29,923'424	1'290	1'520	20,482	299	32,453'138	1'460	1'584	45-
55-	2,045	58	6,784'424	2'836	3'318	3,965	137	13,840'282	3'455	3'490	55-
65-	309	14	2,557'852	4'531	8'278	540	31	3,219'996	5'741	5'963	65-
75-	23	1	342'283	4'348	14'882	50	4	882'140	8'000	17'643	75-
85-	1	...	52'000	...	52'000	2	1	6'000	50'000	3'000	85-
Totals	266,633	2,243	237,745'111	·841	·892	199,706	1,990	201,392'687	·996	1'008	Totals
18-	2,695	24	2,026'000	·891	·752	2,692	20	2,150'857	·743	·799	18-
20-	49,051	369	41,517'284	·752	·846	58,920	438	48,272'000	·743	·819	20-
25-	106,927	773	92,712'431	·723	·867	138,626	1,071	115,865'858	·773	·836	25-
35-	84,399	747	88,587'284	·885	1'050	123,142	1,301	141,428'572	1'056	1'148	35-
45-	47,694	564	75,397'001	1'182	1'581	82,728	1,286	142,827'572	1'554	1'726	45-
55-	13,305	309	38,056'712	2'322	2'860	30,458	845	107,940'572	2'774	3'544	55-
65-	1,312	61	9,431'288	4'649	7'188	4,719	286	40,757'002	6'061	8'637	65-
75-	101	11	1,056'858	10'891	10'464	427	58	8,035'145	13'583	18'818	75-
85-	1	1	28'000	100'000	28'000	13	2	106'000	15'385	8'154	85-
Totals	305,485	2,859	348,812'858	·936	1'142	441,725	5,307	607,383'578	1'201	1'375	Totals
18-	3,521	15	2,008'857	·426	·571	6,270	27	3,384'142	·431	·540	18-
20-	51,175	293	38,084'857	·573	·744	95,238	628	74,166'429	·659	·779	20-
25-	114,264	854	100,272'429	·747	·878	257,919	2,004	222,235'709	·777	·862	25-
35-	60,564	622	68,934'715	1'027	1'138	143,851	1,544	163,945'570	1'073	1'140	35-
45-	37,509	528	73,781'858	1'408	1'967	97,495	1,554	175,202'567	1'594	1'797	45-
55-	20,497	531	72,829'572	2'591	3'553	59,201	1,647	208,481'569	2'782	3'522	55-
65-	5,103	241	38,285'001	4'723	7'502	16,258	1,005	134,736'283	6'182	8'288	65-
75-	321	23	5,434'285	7'165	16'929	1,447	151	25,533'571	10'435	17'646	75-
85-	15	1	257'000	6'667	17'133	39	6	1,172'713	15'385	30'069	85-
95-	...	...	...	...	...	1	...	...	...	...	95-
Totals	292,969	3,108	399,888'574	1'061	1'365	677,719	8,566	1,008,858'553	1'264	1'490	Totals

\* Compiled from pages 14-20 of "Observations on the Rate of Mortality and Sickness of the Manchester Unity

† Compiled from pages 15-21 of "Observations on the Rate of Mortality and Sickness of the Manchester Unity

‡ Compiled from pages 6-13 of the "Supplementary Report" issued by the Manchester Unity of the Indepen-

4.

MANCHESTER UNITY OF ODD FELLOWS.—Males.

Ages	City Districts					Rural, Town, and City Districts combined					Ages
	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	Number of Members exposed to risk	Deaths	Weeks of Sickness-claim	Mortality per cent. per annum	Sickness per Member per annum	
18-	720	2	267·856	·278	·372	5,214	28	2,017·426	·537	·387	18-
20-	14,616	105	9,278·711	·718	·635	77,266	572	52,405·135	·740	·678	20-
25-	73,534	708	59,769·711	·963	·813	290,312	2,410	231,530·558	·830	·798	25-
35-	49,244	621	57,305·282	1·261	1·164	184,559	1,860	189,744·699	1·008	1·028	35-
45-	14,429	286	28,719·995	1·982	1·990	54,596	839	91,096·557	1·537	1·669	45-
55-	2,339	75	10,689·709	3·206	4·570	8,349	270	31,314·415	3·234	3·751	55-
65-	309	25	3,350·139	8·091	10·842	1,158	70	9,127·987	6·045	7·883	65-
75-	30	3	593·139	10·000	19·771	103	8	1,817·563	7·767	17·647	75-
85-	1	...	...	...	...	4	1	58·000	25·000	14·500	85-
Totals	155,222	1,825	169,974·542	1·176	1·035	621,561	6,058	609,112·340	·975	·980	Totals
18-	854	3	546·571	·351	·640	6,241	47	4,723·428	·753	·757	18-
20-	25,458	204	20,849·571	·801	·819	133,429	1,011	110,638·855	·758	·829	20-
25-	79,058	715	63,469·286	·904	·803	324,611	2,559	272,047·575	·788	·838	25-
35-	79,001	1,045	89,448·285	1·323	1·132	286,542	3,093	319,464·141	1·079	1·115	35-
45-	54,790	1,057	102,228·715	1·929	1·866	185,212	2,907	320,453·288	1·570	1·730	45-
55-	17,573	625	69,660·142	3·557	3·964	61,336	1,779	215,657·426	2·900	3·516	55-
65-	2,094	126	17,699·001	6·017	8·452	8,125	473	67,887·291	5·821	8·355	65-
75-	210	18	3,713·428	8·571	17·683	738	87	12,805·431	11·789	17·351	75-
85-	24	3	390·572	12·500	16·274	38	6	524·572	15·789	13·804	85-
Totals	259,062	3,796	368,005·571	1·465	1·420	1,006,272	11,962	1,324,202·007	1·189	1·316	Totals
18-	1,965	12	922·714	·611	·470	11,756	54	6,315·714	·459	·537	18-
20-	44,741	308	31,898·142	·688	·713	191,154	1,229	144,149·428	·643	·754	20-
25-	133,870	1,128	113,473·430	·843	·848	506,053	3,986	435,981·569	·788	·862	25-
35-	74,189	882	86,122·571	1·189	1·161	278,604	3,048	319,002·999	1·094	1·145	35-
45-	53,846	1,029	110,870·428	1·911	2·059	188,850	3,111	359,854·858	1·647	1·905	45-
55-	32,733	1,057	130,477·001	3·229	3·986	112,431	3,235	411,788·143	2·877	3·663	55-
65-	8,346	510	80,635·857	6·111	9·662	29,707	1,756	253,657·000	5·911	8·539	65-
75-	663	76	11,613·142	11·463	17·516	2,431	250	42,581·000	10·284	17·516	75-
85-	7	4	272·286	57·143	38·899	61	11	1,702·000	18·033	27·902	85-
95-	...	...	...	...	...	1	...	...	...	...	95-
Totals	350,360	5,006	566,285·571	1·429	1·616	1,321,048	16,680	1,975,032·711	1·263	1·495	Totals

of the Independent Order of Odd Fellows." By Henry Ratcliffe, Corresponding Secretary. Manchester, 1850.  
of the Independent Order of Odd Fellows." By Henry Ratcliffe, Corresponding Secretary. Colchester, 1862.  
dent Order of Odd Fellows in July, 1872.

TABLE 5.

The Decimal Parts of a £1 corresponding to any number of Shillings, Pence, and Farthings.

<i>s. d.</i>	Decimal	<i>s. d.</i>	Decimal	<i>s. d.</i>	Decimal	<i>s. d.</i>	Decimal	<i>s. d.</i>	Decimal
0 0	'00000	1 4	'06667	2 8	'13333	4 0	'20000	5 4	'26667
0 0½	'00104	1 4½	'06771	2 8½	'13438	4 0½	'20104	5 4½	'26771
0 0¼	'00208	1 4¼	'06875	2 8¼	'13542	4 0¼	'20208	5 4¼	'26875
0 0⅓	'00313	1 4⅓	'06979	2 8⅓	'13646	4 0⅓	'20313	5 4⅓	'26979
0 1	'00417	1 5	'07083	2 9	'13750	4 1	'20417	5 5	'27083
0 1½	'00521	1 5½	'07188	2 9½	'13854	4 1½	'20521	5 5½	'27188
0 1¼	'00625	1 5¼	'07292	2 9¼	'13958	4 1¼	'20625	5 5¼	'27292
0 1⅓	'00729	1 5⅓	'07396	2 9⅓	'14063	4 1⅓	'20729	5 5⅓	'27396
0 2	'00833	1 6	'07500	2 10	'14167	4 2	'20833	5 6	'27500
0 2½	'00938	1 6½	'07604	2 10½	'14271	4 2½	'20938	5 6½	'27604
0 2¼	'01042	1 6¼	'07708	2 10¼	'14375	4 2¼	'21042	5 6¼	'27708
0 2⅓	'01146	1 6⅓	'07813	2 10⅓	'14479	4 2⅓	'21146	5 6⅓	'27813
0 3	'01250	1 7	'07917	2 11	'14583	4 3	'21250	5 7	'27917
0 3½	'01354	1 7½	'08021	2 11½	'14688	4 3½	'21354	5 7½	'28021
0 3¼	'01458	1 7¼	'08125	2 11¼	'14792	4 3¼	'21458	5 7¼	'28125
0 3⅓	'01563	1 7⅓	'08229	2 11⅓	'14896	4 3⅓	'21563	5 7⅓	'28229
0 4	'01667	1 8	'08333	3 0	'15000	4 4	'21667	5 8	'28333
0 4½	'01771	1 8½	'08438	3 0½	'15104	4 4½	'21771	5 8½	'28438
0 4¼	'01875	1 8¼	'08542	3 0¼	'15208	4 4¼	'21875	5 8¼	'28542
0 4⅓	'01979	1 8⅓	'08646	3 0⅓	'15313	4 4⅓	'21979	5 8⅓	'28646
0 5	'02083	1 9	'08750	3 1	'15417	4 5	'22083	5 9	'28750
0 5½	'02188	1 9½	'08854	3 1½	'15521	4 5½	'22188	5 9½	'28854
0 5¼	'02292	1 9¼	'08958	3 1¼	'15625	4 5¼	'22292	5 9¼	'28958
0 5⅓	'02396	1 9⅓	'09063	3 1⅓	'15729	4 5⅓	'22396	5 9⅓	'29063
0 6	'02500	1 10	'09167	3 2	'15833	4 6	'22500	5 10	'29167
0 6½	'02604	1 10½	'09271	3 2½	'15938	4 6½	'22604	5 10½	'29271
0 6¼	'02708	1 10¼	'09375	3 2¼	'16042	4 6¼	'22708	5 10¼	'29375
0 6⅓	'02813	1 10⅓	'09479	3 2⅓	'16146	4 6⅓	'22813	5 10⅓	'29479
0 7	'02917	1 11	'09583	3 3	'16250	4 7	'22917	5 11	'29583
0 7½	'03021	1 11½	'09688	3 3½	'16354	4 7½	'23021	5 11½	'29688
0 7¼	'03125	1 11¼	'09792	3 3¼	'16458	4 7¼	'23125	5 11¼	'29792
0 7⅓	'03229	1 11⅓	'09896	3 3⅓	'16563	4 7⅓	'23229	5 11⅓	'29896
0 8	'03333	2 0	'10000	3 4	'16667	4 8	'23333	6 0	'30000
0 8½	'03438	2 0½	'10104	3 4½	'16771	4 8½	'23438	6 0½	'30104
0 8¼	'03542	2 0¼	'10208	3 4¼	'16875	4 8¼	'23542	6 0¼	'30208
0 8⅓	'03646	2 0⅓	'10313	3 4⅓	'16979	4 8⅓	'23646	6 0⅓	'30313
0 9	'03750	2 1	'10417	3 5	'17083	4 9	'23750	6 1	'30417
0 9½	'03854	2 1½	'10521	3 5½	'17188	4 9½	'23854	6 1½	'30521
0 9¼	'03958	2 1¼	'10625	3 5¼	'17292	4 9¼	'23958	6 1¼	'30625
0 9⅓	'04063	2 1⅓	'10729	3 5⅓	'17396	4 9⅓	'24063	6 1⅓	'30729
0 10	'04167	2 2	'10833	3 6	'17500	4 10	'24167	6 2	'30833
0 10½	'04271	2 2½	'10938	3 6½	'17604	4 10½	'24271	6 2½	'30938
0 10¼	'04375	2 2¼	'11042	3 6¼	'17708	4 10¼	'24375	6 2¼	'31042
0 10⅓	'04479	2 2⅓	'11146	3 6⅓	'17813	4 10⅓	'24479	6 2⅓	'31146
0 11	'04583	2 3	'11250	3 7	'17917	4 11	'24583	6 3	'31250
0 11½	'04688	2 3½	'11354	3 7½	'18021	4 11½	'24688	6 3½	'31354
0 11¼	'04792	2 3¼	'11458	3 7¼	'18125	4 11¼	'24792	6 3¼	'31458
0 11⅓	'04896	2 3⅓	'11563	3 7⅓	'18229	4 11⅓	'24896	6 3⅓	'31563
1 0	'05000	2 4	'11667	3 8	'18333	5 0	'25000	6 4	'31667
1 0½	'05104	2 4½	'11771	3 8½	'18438	5 0½	'25104	6 4½	'31771
1 0¼	'05208	2 4¼	'11875	3 8¼	'18542	5 0¼	'25208	6 4¼	'31875
1 0⅓	'05313	2 4⅓	'11979	3 8⅓	'18646	5 0⅓	'25313	6 4⅓	'31979
1 1	'05417	2 5	'12083	3 9	'18750	5 1	'25417	6 5	'32083
1 1½	'05521	2 5½	'12188	3 9½	'18854	5 1½	'25521	6 5½	'32188
1 1¼	'05625	2 5¼	'12292	3 9¼	'18958	5 1¼	'25625	6 5¼	'32292
1 1⅓	'05729	2 5⅓	'12396	3 9⅓	'19063	5 1⅓	'25729	6 5⅓	'32396
1 2	'05833	2 6	'12500	3 10	'19167	5 2	'25833	6 6	'32500
1 2½	'05938	2 6½	'12604	3 10½	'19271	5 2½	'25938	6 6½	'32604
1 2¼	'06042	2 6¼	'12708	3 10¼	'19375	5 2¼	'26042	6 6¼	'32708
1 2⅓	'06146	2 6⅓	'12813	3 10⅓	'19479	5 2⅓	'26146	6 6⅓	'32813
1 3	'06250	2 7	'12917	3 11	'19583	5 3	'26250	6 7	'32917
1 3½	'06354	2 7½	'13021	3 11½	'19688	5 3½	'26354	6 7½	'33021
1 3¼	'06458	2 7¼	'13125	3 11¼	'19792	5 3¼	'26458	6 7¼	'33125
1 3⅓	'06563	2 7⅓	'13229	3 11⅓	'19896	5 3⅓	'26563	6 7⅓	'33229

Continued on next page.

TABLE 5—(continued).

The Decimal Parts of a £1 corresponding to any number of Shillings, Pence, and Farthings.

s. d.	Decimal	s. d.	Decimal	s. d.	Decimal	s. d.	Decimal	s. d.	Decimal
6 8	.33333	8 0	.40000	9 4	.46667	10 8	.53333	12 0	.60000
6 8½	.33438	8 0½	.40104	9 4½	.46771	10 8½	.53438	12 0½	.60104
6 8¾	.33542	8 0¾	.40208	9 4¾	.46875	10 8¾	.53542	12 0¾	.60208
6 8⅞	.33646	8 0⅞	.40313	9 4⅞	.46979	10 8⅞	.53646	12 0⅞	.60313
6 9	.33750	8 1	.40417	9 5	.47083	10 9	.53750	12 1	.60417
6 9½	.33854	8 1½	.40521	9 5½	.47188	10 9½	.53854	12 1½	.60521
6 9¾	.33958	8 1¾	.40625	9 5¾	.47292	10 9¾	.53958	12 1¾	.60625
6 9⅞	.34063	8 1⅞	.40729	9 5⅞	.47396	10 9⅞	.54063	12 1⅞	.60729
6 10	.34167	8 2	.40833	9 6	.47500	10 10	.54167	12 2	.60833
6 10½	.34271	8 2½	.40938	9 6½	.47604	10 10½	.54271	12 2½	.60938
6 10¾	.34375	8 2¾	.41042	9 6¾	.47708	10 10¾	.54375	12 2¾	.61042
6 10⅞	.34479	8 2⅞	.41146	9 6⅞	.47813	10 10⅞	.54479	12 2⅞	.61146
6 11	.34583	8 3	.41250	9 7	.47917	10 11	.54583	12 3	.61250
6 11½	.34688	8 3½	.41354	9 7½	.48021	10 11½	.54688	12 3½	.61354
6 11¾	.34792	8 3¾	.41458	9 7¾	.48125	10 11¾	.54792	12 3¾	.61458
6 11⅞	.34896	8 3⅞	.41563	9 7⅞	.48229	10 11⅞	.54896	12 3⅞	.61563
7 0	.35000	8 4	.41667	9 8	.48333	11 0	.55000	12 4	.61667
7 0½	.35104	8 4½	.41771	9 8½	.48438	11 0½	.55104	12 4½	.61771
7 0¾	.35208	8 4¾	.41875	9 8¾	.48542	11 0¾	.55208	12 4¾	.61875
7 0⅞	.35313	8 4⅞	.41979	9 8⅞	.48646	11 0⅞	.55313	12 4⅞	.61979
7 1	.35417	8 5	.42083	9 9	.48750	11 1	.55417	12 5	.62083
7 1½	.35521	8 5½	.42188	9 9½	.48854	11 1½	.55521	12 5½	.62188
7 1¾	.35625	8 5¾	.42292	9 9¾	.48958	11 1¾	.55625	12 5¾	.62292
7 1⅞	.35729	8 5⅞	.42396	9 9⅞	.49063	11 1⅞	.55729	12 5⅞	.62396
7 2	.35833	8 6	.42500	9 10	.49167	11 2	.55833	12 6	.62500
7 2½	.35938	8 6½	.42604	9 10½	.49271	11 2½	.55938	12 6½	.62604
7 2¾	.36042	8 6¾	.42708	9 10¾	.49375	11 2¾	.56042	12 6¾	.62708
7 2⅞	.36146	8 6⅞	.42813	9 10⅞	.49479	11 2⅞	.56146	12 6⅞	.62813
7 3	.36250	8 7	.42917	9 11	.49583	11 3	.56250	12 7	.62917
7 3½	.36354	8 7½	.43021	9 11½	.49688	11 3½	.56354	12 7½	.63021
7 3¾	.36458	8 7¾	.43125	9 11¾	.49792	11 3¾	.56458	12 7¾	.63125
7 3⅞	.36563	8 7⅞	.43229	9 11⅞	.49896	11 3⅞	.56563	12 7⅞	.63229
7 4	.36667	8 8	.43333	10 0	.50000	11 4	.56667	12 8	.63333
7 4½	.36771	8 8½	.43438	10 0½	.50104	11 4½	.56771	12 8½	.63438
7 4¾	.36875	8 8¾	.43542	10 0¾	.50208	11 4¾	.56875	12 8¾	.63542
7 4⅞	.36979	8 8⅞	.43646	10 0⅞	.50313	11 4⅞	.56979	12 8⅞	.63646
7 5	.37083	8 9	.43750	10 1	.50417	11 5	.57083	12 9	.63750
7 5½	.37188	8 9½	.43854	10 1½	.50521	11 5½	.57188	12 9½	.63854
7 5¾	.37292	8 9¾	.43958	10 1¾	.50625	11 5¾	.57292	12 9¾	.63958
7 5⅞	.37396	8 9⅞	.44063	10 1⅞	.50729	11 5⅞	.57396	12 9⅞	.64063
7 6	.37500	8 10	.44167	10 2	.50833	11 6	.57500	12 10	.64167
7 6½	.37604	8 10½	.44271	10 2½	.50938	11 6½	.57604	12 10½	.64271
7 6¾	.37708	8 10¾	.44375	10 2¾	.51042	11 6¾	.57708	12 10¾	.64375
7 6⅞	.37813	8 10⅞	.44479	10 2⅞	.51146	11 6⅞	.57813	12 10⅞	.64479
7 7	.37917	8 11	.44583	10 3	.51250	11 7	.57917	12 11	.64583
7 7½	.38021	8 11½	.44688	10 3½	.51354	11 7½	.58021	12 11½	.64688
7 7¾	.38125	8 11¾	.44792	10 3¾	.51458	11 7¾	.58125	12 11¾	.64792
7 7⅞	.38229	8 11⅞	.44896	10 3⅞	.51563	11 7⅞	.58229	12 11⅞	.64896
7 8	.38333	9 0	.45000	10 4	.51667	11 8	.58333	13 0	.65000
7 8½	.38438	9 0½	.45104	10 4½	.51771	11 8½	.58438	13 0½	.65104
7 8¾	.38542	9 0¾	.45208	10 4¾	.51875	11 8¾	.58542	13 0¾	.65208
7 8⅞	.38646	9 0⅞	.45313	10 4⅞	.51979	11 8⅞	.58646	13 0⅞	.65313
7 9	.38750	9 1	.45417	10 5	.52083	11 9	.58750	13 1	.65417
7 9½	.38854	9 1½	.45521	10 5½	.52188	11 9½	.58854	13 1½	.65521
7 9¾	.38958	9 1¾	.45625	10 5¾	.52292	11 9¾	.58958	13 1¾	.65625
7 9⅞	.39063	9 1⅞	.45729	10 5⅞	.52396	11 9⅞	.59063	13 1⅞	.65729
7 10	.39167	9 2	.45833	10 6	.52500	11 10	.59167	13 2	.65833
7 10½	.39271	9 2½	.45938	10 6½	.52604	11 10½	.59271	13 2½	.65938
7 10¾	.39375	9 2¾	.46042	10 6¾	.52708	11 10¾	.59375	13 2¾	.66042
7 10⅞	.39479	9 2⅞	.46146	10 6⅞	.52813	11 10⅞	.59479	13 2⅞	.66146
7 11	.39583	9 3	.46250	10 7	.52917	11 11	.59583	13 3	.66250
7 11½	.39688	9 3½	.46354	10 7½	.53021	11 11½	.59688	13 3½	.66354
7 11¾	.39792	9 3¾	.46458	10 7¾	.53125	11 11¾	.59792	13 3¾	.66458
7 11⅞	.39896	9 3⅞	.46563	10 7⅞	.53229	11 11⅞	.59896	13 3⅞	.66563

Continued on next page.

TABLE 5—(continued).

The Decimal Parts of a £1 corresponding to any number of Shillings, Pence, and Farthings.

<i>s.</i>	<i>d.</i>	Decimal	<i>s.</i>	<i>d.</i>	Decimal	<i>s.</i>	<i>d.</i>	Decimal	<i>s.</i>	<i>d.</i>	Decimal
13	4	·66667	14	8	·73333	16	0	·80000	17	4	·86667
13	4½	·66771	14	8½	·73438	16	0½	·80104	17	4½	·86771
13	4¾	·66875	14	8¾	·73542	16	0¾	·80208	17	4¾	·86875
13	4⅞	·66979	14	8⅞	·73646	16	0⅞	·80313	17	4⅞	·86979
13	5	·67083	14	9	·73750	16	1	·80417	17	5	·87083
13	5½	·67188	14	9½	·73854	16	1½	·80521	17	5½	·87188
13	5¾	·67292	14	9¾	·73958	16	1¾	·80625	17	5¾	·87292
13	5⅞	·67396	14	9⅞	·74063	16	1⅞	·80729	17	5⅞	·87396
13	6	·67500	14	10	·74167	16	2	·80833	17	6	·87500
13	6½	·67604	14	10½	·74271	16	2½	·80938	17	6½	·87604
13	6¾	·67708	14	10¾	·74375	16	2¾	·81042	17	6¾	·87708
13	6⅞	·67813	14	10⅞	·74479	16	2⅞	·81146	17	6⅞	·87813
13	7	·67917	14	11	·74583	16	3	·81250	17	7	·87917
13	7½	·68021	14	11½	·74688	16	3½	·81354	17	7½	·88021
13	7¾	·68125	14	11¾	·74792	16	3¾	·81458	17	7¾	·88125
13	7⅞	·68229	14	11⅞	·74896	16	3⅞	·81563	17	7⅞	·88229
13	8	·68333	15	0	·75000	16	4	·81667	17	8	·88333
13	8½	·68438	15	0½	·75104	16	4½	·81771	17	8½	·88438
13	8¾	·68542	15	0¾	·75208	16	4¾	·81875	17	8¾	·88542
13	8⅞	·68646	15	0⅞	·75313	16	4⅞	·81979	17	8⅞	·88646
13	9	·68750	15	1	·75417	16	5	·82083	17	9	·88750
13	9½	·68854	15	1½	·75521	16	5½	·82188	17	9½	·88854
13	9¾	·68958	15	1¾	·75625	16	5¾	·82292	17	9¾	·88958
13	9⅞	·69063	15	1⅞	·75729	16	5⅞	·82396	17	9⅞	·89063
13	10	·69167	15	2	·75833	16	6	·82500	17	10	·89167
13	10½	·69271	15	2½	·75938	16	6½	·82604	17	10½	·89271
13	10¾	·69375	15	2¾	·76042	16	6¾	·82708	17	10¾	·89375
13	10⅞	·69479	15	2⅞	·76146	16	6⅞	·82813	17	10⅞	·89479
13	11	·69583	15	3	·76250	16	7	·82917	17	11	·89583
13	11½	·69688	15	3½	·76354	16	7½	·83021	17	11½	·89688
13	11¾	·69792	15	3¾	·76458	16	7¾	·83125	17	11¾	·89792
13	11⅞	·69896	15	3⅞	·76563	16	7⅞	·83229	17	11⅞	·89896
14	0	·70000	15	4	·76667	16	8	·83333	18	0	·90000
14	0½	·70104	15	4½	·76771	16	8½	·83438	18	0½	·90104
14	0¾	·70208	15	4¾	·76875	16	8¾	·83542	18	0¾	·90208
14	0⅞	·70313	15	4⅞	·76979	16	8⅞	·83646	18	0⅞	·90313
14	1	·70417	15	5	·77083	16	9	·83750	18	1	·90417
14	1½	·70521	15	5½	·77188	16	9½	·83854	18	1½	·90521
14	1¾	·70625	15	5¾	·77292	16	9¾	·83958	18	1¾	·90625
14	1⅞	·70729	15	5⅞	·77396	16	9⅞	·84063	18	1⅞	·90729
14	2	·70833	15	6	·77500	16	10	·84167	18	2	·90833
14	2½	·70938	15	6½	·77604	16	10½	·84271	18	2½	·90938
14	2¾	·71042	15	6¾	·77708	16	10¾	·84375	18	2¾	·91042
14	2⅞	·71146	15	6⅞	·77813	16	10⅞	·84479	18	2⅞	·91146
14	3	·71250	15	7	·77917	16	11	·84583	18	3	·91250
14	3½	·71354	15	7½	·78021	16	11½	·84688	18	3½	·91354
14	3¾	·71458	15	7¾	·78125	16	11¾	·84792	18	3¾	·91458
14	3⅞	·71563	15	7⅞	·78229	16	11⅞	·84896	18	3⅞	·91563
14	4	·71667	15	8	·78333	17	0	·85000	18	4	·91667
14	4½	·71771	15	8½	·78438	17	0½	·85104	18	4½	·91771
14	4¾	·71875	15	8¾	·78542	17	0¾	·85208	18	4¾	·91875
14	4⅞	·71979	15	8⅞	·78646	17	0⅞	·85313	18	4⅞	·91979
14	5	·72083	15	9	·78750	17	1	·85417	18	5	·92083
14	5½	·72188	15	9½	·78854	17	1½	·85521	18	5½	·92188
14	5¾	·72292	15	9¾	·78958	17	1¾	·85625	18	5¾	·92292
14	5⅞	·72396	15	9⅞	·79063	17	1⅞	·85729	18	5⅞	·92396
14	6	·72500	15	10	·79167	17	2	·85833	18	6	·92500
14	6½	·72604	15	10½	·79271	17	2½	·85938	18	6½	·92604
14	6¾	·72708	15	10¾	·79375	17	2¾	·86042	18	6¾	·92708
14	6⅞	·72813	15	10⅞	·79479	17	2⅞	·86146	18	6⅞	·92813
14	7	·72917	15	11	·79583	17	3	·86250	18	7	·92917
14	7½	·73021	15	11½	·79688	17	3½	·86354	18	7½	·93021
14	7¾	·73125	15	11¾	·79792	17	3¾	·86458	18	7¾	·93125
14	7⅞	·73229	15	11⅞	·79896	17	3⅞	·86563	18	7⅞	·93229

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