

A

OBSERVATIONS
ON THE
RATE OF MORTALITY & SICKNESS

EXISTING AMONGST
FRIENDLY SOCIETIES:
PARTICULARISED FOR
VARIOUS TRADES, OCCUPATIONS, & LOCALITIES.

WITH
A SERIES OF TABLES,

SHOWING
THE VALUE OF ANNUITIES, SICK GIFT, ASSURANCE FOR DEATH, AND
CONTRIBUTIONS TO BE PAID EQUIVALENT THERETO:

CALCULATED FROM
THE EXPERIENCE OF THE MEMBERS
COMPOSING
THE INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER
UNITY FRIENDLY SOCIETY,
A BODY OF THREE HUNDRED AND THIRTY-FIVE THOUSAND MEMBERS.

EDITION OF 1861.

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CORRESPONDING SECRETARY.

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PREFACE.

In the preparation of the Tables in this work, simplicity of structure has been chiefly aimed at, with the view to augment their practical value. Members of Friendly Societies are generally willing to adopt improvements in their financial arrangements, when they can be made clearly to perceive their necessity. But the subject is, in itself, an intricate one to those who have not devoted some special study to it, and this intricacy is increased rather than diminished, by a too close observance of technical formulæ, or technical expressions. The Tables published in 1850, by the Manchester Unity, have caused the attention of the more intelligent and earnest workers amongst the Members, to be directed to the question of Friendly Society finance, and the laws deduced from past experience, upon which it ought to be based to insure satisfactory results. The labours of others have, likewise added much to the stock of information on the subject, and have tended to popularize, to a considerable extent, the method of procedure by which past experience has been rendered available for future guidance.

Two new features have been introduced into the present work. Many Societies, and many branches of the large affiliated bodies adopt a gradually diminishing rate of sick allowance, according to the duration of any continued incapacity to follow the usual, or some other employment. The present values, etc., of these various reduced gifts are therefore given, and likewise the present value, and the contributions equivalent thereto, of a sick allowance and an insurance at death, when the gain to a Society from lapsed policies, including those resulting from Secessions and Expulsions, has been included in the calculations. Many objections have been made, and some of them of considerable weight, against the practice of periodically reducing the rate of sick allowance; but this is a question for philanthropists and the provident working men themselves to decide, and not the actuaries. To those conversant with the working of Friendly Societies, this practice is known to be the rule rather than the exception. It was therefore deemed advisable, that such information as could be derived from the Returns, should be given, in order that branches adopting the principle of a diminishing sick allowance, might be able to adjust their rate of in-payments in accordance with the results obtained from past experience, rather than by any arbitrary or hap-hazard method, which has, to a great extent, hitherto prevailed.

It is beyond dispute, that greater improvements have been made in the management of these Societies during the last fourteen years, than during the entire period from their formation to that time. Notwithstanding this most satisfactory state of things, it is a source of deep regret to find, that some Societies, after having adopted as a general law, a graduated rate of payment according to age at entrance, have been compelled to fall back upon the old exploded system of equal contributions, and a very inadequate graduated admission fee, or, at least, to leave the adoption of the improved scales optional with branches. But all permanent improvement is a work of time and diligent labour, and it is gratifying to know that such progress is being made as to justify the expectation, that eventually, a correct system of finance will become, in the estimation of all interested, the chief recommendation of any Provident Institution. The thanks of the Members of every Friendly Society are due to Mr. Hardwick, for the compilation of his popular "Manual;" which, besides conveying much useful information, has enabled parties, not possessed of the requisite technical knowledge, to understand more clearly the works of those who write for professional actuaries, and scientific enquirers, rather than for the instruction of the Members themselves.

It has been estimated that the expense incurred in obtaining, compiling, and publishing the information contained in the present volume, will amount to about £3,500. This certainly must be regarded as a satisfactory proof that a strong desire exists amongst the Members of the Manchester Unity, at least, to obtain such information as will enable them to place their Lodges in a satisfactory position. This sum has not been abstracted from the funds set apart for relief during sickness, for an assurance at death, or for providing for the necessitous widows and orphans, but from the management fund of the Lodges; funds which being generally raised by direct levy on the Members, are not therefore readily expended without careful consideration on the part of those most interested in the character and welfare of their cherished Institution.

MANCHESTER, *May 5th*, 1862.

ERRATA.

- Page 29, eighth line, *after the word city, insert the word one.*
 „ 38, last line but six, *in place of 7.2, read 5.76.*
 „ 49, last paragraph but one, *omit with the exception of age 50.*
 „ 53, heading to first Table, *omit the word WITH.*

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