

way (Addington Workshops) Employés' Sick Benefit Society, Lyttelton Lumpers' and Wharf-labourers' Association, Ward and Company's Employés' Sick Benefit Club, and Kaiapoi Woollen Factory Sick and Accident Benefit Society; at Wellington—Stewart and Company's Workmen's Sick Club, "Palace" Boot-factory Employés' Sick Benefit Society, Bank of New Zealand Officers' Guarantee and Provident Fund, Bank of Australasia Officers' Guarantee and Provident Fund, Bank of New South Wales Officers' Guarantee and Provident Fund, Union Bank of Australia Officers' Guarantee and Provident Fund, and Australian Mutual Provident Society Officers' Provident Fund; at Auckland—Colonial Sugar-refining Company (Limited) Employés' Benefit Society, Colonial Sugar-refining Company (Limited) Employés' Provident Fund, Stitchwell Club, Kauri Timber Company's Employés' Accident Relief Fund, Timber-workers' Accident Relief Fund, and New Zealand Loan and Mercantile Agency Company Officers' Provident Fund.

These societies, numbering thirty in all, and having a membership of 5,366, vary greatly in constitution, benefits, methods, and objects. Membership of employés appears to be (or to have been) in some cases compulsory, but in all other cases purely voluntary. The scale of contributions varies very widely, and the benefits secured are also of a very diverse character, in some cases being limited to provision against accident or sickness only, and confined to the individual member; in others providing medicine, medical attendance for members, or for members and their families, burial allowances for members only, or for members and their wives. In some cases a surrender value is paid to members withdrawing from the society, while in others there is no such provision. In some societies the employers contribute to a large extent, in others to a small extent, and in some have no connection with the society. Again, in some societies the control and management practically rests with the employers, while in others there is no interference with the men, who carry on the society as they please. Further, the societies in one group have a continuous finance, carrying on from year to year, and accumulating funds for investment; while the societies in another group are annually-terminating societies, distributing among members all the surplus funds, less a small fixed reserve to commence the operations for the next twelve months. These last-mentioned societies have in all cases purely voluntary membership, and appear to be working very satisfactorily.

It has been a source of gratification to your Commissioners to find so large an amount of thrift and self-reliance among the industrial classes of the colony. This has its beneficial influence, not only directly on the members of the societies and those dependent upon them, but also is an advantage to the community in that it diminishes appreciably the burden on the general public for hospitals and charitable aid.

Your Commissioners submit that in any legislation affecting private benefit societies special provision should be made for the recognition of the annually-terminating societies and the acceptance of their rules with as little departmental interference as possible. The registration of such societies and their rules, so as to give the latter the force of law, should be effected at a merely nominal charge. Your Commissioners would add that these annually-terminating societies are at once the most valuable and most secure of all private benefit societies.

The permanent societies naturally divide themselves into two groups—namely, those that are financially assisted by employers and those to which no such assistance is afforded. In the former group the highest rate of subsidy on the employers' part is given to the benefit society of the Colonial Sugar-refining Company and the society connected with the works of Messrs. McLeod Brothers, Dunedin, this being at the rate of pound for pound upon the contributions of the employés. The Union Steamship Company and other companies have assisted the societies established in connection with their employés by donations to the funds of such societies in the form of endowments, either by gifts of lump sums or by annual contributions, or both, for fixed periods of years. In return for or on the ground of such contributions it will be observed by the rules of the societies referred to that in some cases the employers have secured