

Reeves. It originated with the employés, has been framed on excellent lines, and is working most satisfactorily. In addition to providing sick and funeral allowances, this society has a distinguishing feature in that out of its accumulated funds loans of sums of from £1 to £20 are granted to members at 5 per cent. interest, repayable by weekly instalments of 1s. in the pound on the amount of the loan, a rebate of half the interest charged being refunded on repayment of the loan. In some cases loans of £50 and over are granted on similar terms. This branch of the society's operations has proved very advantageous to many of the employés, enabling them to obtain advances on personal security at a rate of interest much lower than they would otherwise have had to pay, even supposing it were possible that the loan could be obtained from any other source. Your Commissioners are of opinion that it would be an advantage that this society should be accorded the status of a registered society, and that the rules as at present in operation should be accepted *in globo*.

*New Zealand Clothing-factory Relief Fund.*

This society, established in connection with the New Zealand Clothing-factory, in Dunedin, was endowed by Mr. Hallenstein originally with the sum of £100, to which he subsequently added further sums, bringing up the total endowment to £237 10s. The society provides a doctor, medicine, and benevolent grants in cases of sickness or distress. The subscription to secure these benefits is exceedingly small—namely, 1½d. per week. Membership is compulsory, the rule of compulsion being that of the employés themselves. The contributions to the fund are not subsidised by the employer, save by the payment of interest on the original capital fund and on the accrued subscriptions, all of which are deposited with the firm.

*Daily Times Mutual Provident Society.*

This is a society originating with the employés. The membership is nominally compulsory—that is to say, compulsory membership is provided for by rule—but it does not appear that the rule is in all cases enforced. The society's benefits are sick-pay and funeral allowances, and a part of the fund is banked with the company, which pays 6 per cent. interest. The company takes no part in the management, and pays no subsidy. Generally, the working of the society appears to give satisfaction to the members.

*Kaitangata Railway and Coal Company's Employés' Friendly Society.*

This also is an organization of which membership is nominally compulsory, but it does not appear that the rule is enforced. The benefits are sick-pay, funeral allowances, medical attendance, and medicine both for members and members' wives, and the subscription 6d. or 3d. per week, according to the status of the employé. The society is managed entirely by the members, and is not interfered with by the company. A noticeable feature of this society is that it includes a number of young persons who would be unable to join ordinary friendly societies, and its popularity is evidenced by the fact that, of a total number of 180 employés, all with the exception of less than a dozen are included in the membership.

*"Zealandia" Boot-factory Employés' Sick Benefit Society.*

This is a purely voluntary society, having its origin with the employés, its institution being largely traceable to a desire to put an end to the annoyance of frequent subscriptions for the relief of the workpeople incapacitated through sickness, and not provided for through membership of friendly societies. In passing, your Commissioners make the remark that the same impelling cause has been a large factor in the origination of nearly all similar societies. The benefits afforded by the society are sick-pay and funeral allowances for member and wife. The scale of contribution has a maximum of 6d. per week.