

29. Do you know the reason why they insist on their men being examined?—Some particular reason?

30. Yes?—No.

31. You are aware there is a reason?—Yes.

32. Is it not a fact that the Westport Coal Company do their own insurance under the Workers' Compensation Act?—I understand it does.

33. Is that a reason for it?—It may have something to do with it.

34. If they insured in the same way as some other companies the medical examination would not be necessary?—If they insured with insurance companies they would probably get some advantages if their men had to undergo medical examination.

35. The insurance companies do not ask for it?—They do with pneumoconiosis—they insist on it.

36. That is only a phase of the question that does not apply here. This company has had the medical examination ever since the Workers' Compensation Act became law?—I cannot tell you how long.

37. Are you aware that the company saves a great deal of money by insuring their own men?—I cannot say.

38. Have they not the power as employers in their own hands to say whether there should be a medical examination or not?—Yes.

39. And they have the right to refuse men employment if they like?—Certainly.

40. Supposing the medical examination came into general application amongst all employers throughout the country?—Beyond coal-mines?

41. Yes, in every industry in New Zealand?—So far as coal-mining is concerned, the men who are suffering from tuberculosis or consumption, or other lung-complaint, would not get into the mine.

42. Or a man with bandy legs?—Well, my experience is that many bandy-legged men are very strong physically; but men having physical weaknesses would have to go into other walks of life. If it were applied to other industries the employers would never adopt a system of medical examination.

43. I am asking you what would be the effect of medical examination being put into force throughout the Dominion?—I cannot imagine it being put into force unless some weight were put on the employers by the Workers' Compensation Act.

44. I want you to give the Committee your opinion on the situation if medical examination were made general to every employment in the country?—You are asking me to give an opinion on a matter which I cannot imagine being applied.

45. What do you think would be the result if it were applied?—It is a question one can hardly answer. I am not dodging it in any shape or form.

46. Do you think the result would be that half the working-men in New Zealand would not pass the medical test?—I dare say that would be the result. Supposing the few of us who are here were medically examined, it would be found that most of us had something the matter with us. But if medical examination became general the employers would have to employ men who were not physically fit; otherwise the supply would not be equal to the demand.

47. Is it reasonable that one company should be compelled to insist on this medical examination while other employers can refuse? Is the position fair and straight that, if a doctor does not pass a man and the company can turn him off after serving several years, other employers should be asked to give him employment without medical examination?—The Westport Coal Company are not turning out their men after they have served for years. I submit it is quite fair that all employers should have the right to examine all their men, but I do not suppose for a moment it would be applied to all businesses.

48. Why not?—Because there is not the risk in the general run of businesses.

49. Is there not the risk under the Workers' Compensation Act? That is the only reason for which they want it?—Yes.

50. Why should not every other employer have the same advantages?—Because they have not got the risks the mining people have.

51. You know that after the Workers' Compensation Act was passed last year the employers thought that if the Act went on it would not result in half the men in New Zealand becoming idle?—There would not have been any objection to it at all except for the engineering that went on.

52. Why did the employers object? They do not take the responsibility?—Yes, they do. They have to take it themselves or insure against it. The greater the risk, the greater the charge. The premiums under the industrial clause last year amounted in the case of mine-owners alone to £250,000 a year. The proposal of the Government Insurance Department for twenty shillings in the pound extra premium, which was guaranteed by the Government, made in the case of one mine alone a difference of £3,750 a year.

53. Do you know whether there was any understanding between the insurance companies?—If there was, there was an understanding between the other insurance companies and the Government Department.

54. You know that the Administration has nothing to do with the control of the Insurance Department except in name?—Yes; I am not suggesting anything else.

55. Are these your only grounds of objections?—Yes. We say that if you make the men insure you should give the employers the right to medically examine their employees.

56. You have no objection to clause 6 of the Bill?—No; your explanation seems to be all that is necessary.

57. Are you aware that the men who are employed as deputies and firemen are those who ultimately work themselves up to be mine-managers?—Yes.