

desired to go over there. There was a cabled report which was sent over from the other side, which appeared official, that eight thousand new houses were built in one year, and population had increased. The result was that there was such prosperity that the membership of friendly societies must increase.

108. It was really owing to the prosperity of the place?—That is my opinion; and, if you will allow me, it shows that the societies are already losing many members, because the percentage of secessions was greater last year than ever before in New South Wales, although they have subvention.

109. *Hon. Mr. Earnshaw.*] You have just given several illustrations of extraordinary reduced payments in your society: is not a contributing cause to those reduced payments certain endowments which were given to your society as much as the careful management of your funds?—I only know of one case in New Zealand where endowments were given by the Government. All the other lodges in other towns have had to buy their property. Of course, they have been fortunate in their speculations, and that is good management.

110. Do you mean to tell us then that in your own case your payments have been reduced from £1 7s. to 16s. a year on the mere payments of members into the lodge alone?—No, I do not say that. When I raised that point my idea was to show the extraordinary privileges we were enjoying in the Manchester Unity in the different towns.

111. What strikes me is that notwithstanding the old departmental system of lodges being financial, you must have been paying too much in the earlier years, because in your earlier years when you should be paying less you are paying more?—We think we are paying too much now, but we know we will get it back.

112. If you think you are paying too much how is it so many in your lodges are crying out because you say they are paying too little?—They are still admitting members at a rate which is not sufficient to pay for the benefits which they are receiving.

113. At any rate, you claim you are paying too much?—We are working on a scale submitted by the Actuary which is in force with every member now.

114. With regard to your hostility to the Government scheme, you are aware that there are 200,000 people in New Zealand outside your friendly societies whom you have not been able through one cause and another to gather into your order? Even if the Government does not succeed or cancels its scheme, do you see any possibility of gathering those people into your orders?—Yes, I do.

115. The experience of the last forty years shows that you have not been able to do it?—I have a very good suggestion if the Government would take it up in regard to strengthening the friendly societies.

116. What is the suggestion?—One of the greatest blots on friendly-society work is this: that whilst we do everything possible for a member and his family during lifetime, when the member dies we are practically done with the widow and children. I think some scheme should be introduced by the Government by which they would offer a pension, or rather a payment, for every child to the widow of a member—say, 2s. for each child upon the decease of the member.

117. *Hon. Mr. Beehan.*] A widow can still continue in the society?—Yes, I know, but so very few do so.

118. *Hon. Mr. Earnshaw.*] In other words, you propose that the Government should give subvention to the widow and children?—That is so.

119. Then you are not so very averse to Government interference with friendly societies?—I do not think there would be any interference.

120. While opposing Government interference you now offer a suggestion that the Government should come to the aid of friendly societies by subvention to widows and children?—After the decease of a member. What we suffer from now is the number of members who leave the societies, and if we could only retain those members it would strengthen the friendly societies, and you would also bring in a great number of people who are outside friendly-society benefits. We have tried every possible way by which we can induce those members to retain their membership, but unfortunately we cannot—they drift away from us.

121. In this age it has been proved by experience that after all our friendly-society work—the different organizations, different management, and different conditions, all moving in the one direction, to gather the workers of the country into their midst—that there are three outside to one inside; and therefore do you not think it is a fair proposition, in these days when the State is taking over so many functions with regard to our social structure, that that three-fourths of the community practically should be taken up by the Government, seeing that friendly societies have hitherto failed?—You see, the Government are dealing with people who are quite capable and competent of joining a society. Perhaps very many of those members who have joined the National Provident Fund are members who could produce proper medical certificates and join a lodge. You are not only providing for those people who are medically unfit to join a lodge, but you are taking those who are fit to join a friendly society.

122. That at once brings in the question of compulsion, and at the present time the joining of the State fund or a friendly society is voluntary. Although the Government may have gathered in some who may have joined a friendly society, it is still gathering in a lot that the friendly societies could not and would not undertake. Do you not think the State is doing the wise thing in overtaking that?—If you would confine your operations to those people who you are now trying to benefit it would be all right, but your arguments are in the direction of providing benefits for those who are unable to do so.

123. Do you object to the Government taking into its Provident Fund a person who has lapsed from a friendly society?—If the fund is open for all, then, of course, he has a right to join it.