

65. *Hon. Major Steward.*] It averages about 9s. 6d. a quarter?—Yes.

66. *The Chairman.*] What benefits do you get in case of sickness?—I get £1 a week and doctor.

67. And, if any member of your family is taken ill, do you get medical attendance?—Yes.

68. *Hon. Major Steward.*] Except confinements of the wife?—Yes.

69. What is the death or funeral allowance in case of yourself or your wife?—£20 in case of myself, and £10 of my wife.

70. That is the same as in the Druids?—Yes.

71. *The Chairman.*] Do you know whether the benefits offered by the Union Company's society are greater, or less, or equal to those enjoyed in the Foresters?—I really cannot tell; I have never read their rules.

72. *Hon. Major Steward.*] In fact, you do not know?—I do not know.

73. *The Chairman.*] Supposing the Union Company's society offers you better advantages than the Foresters, is it not rather to your disadvantage that you have never taken the trouble to learn which is to be preferred? Is it not remarkable that you have not chosen the most beneficial society?—Well, as I was a member of the other society years before the Union Company's society was started I never inquired. I have read a few of their rules, and I saw that as long as I was a financial member of another society I need not join the Union Company's society.

74. *Hon. Major Steward.*] Supposing you had found out that somewhat greater advantages accrued from the Union Company's society—I do not say they do—would that have induced you to desire to change from the society you belong to to the Union Company's society? For instance, you would have been unable to obtain any surrender value or any allowance in respect to your contributions on leaving the Foresters. As a matter of fact, if you left the Foresters now would you be able to draw anything in respect to your contributions?—I do not know. I do not think there is any surrender value, but I do not say so positively.

75. Well, supposing there was no surrender value, you would have forfeited any benefits by leaving to join the other society?—Yes.

76. Have you heard of any pressure being brought to bear upon any man in the service to compel him to join the Union Company's society?—I cannot say that I have.

77. *The Chairman.*] That is, when they belonged to other benefit societies?—Yes; that is all.

78. *Hon. Major Steward.*] Suppose they did not belong to another society, are they required to join then?—I believe they are, for the rules say providing they are financial members of another society they need not join.

79. *The Chairman.*] Has there been any attempt on the part of the Union Company's officers to overlook your Forester's book to see whether you kept up your payments?—They have never looked at any book.

80. Suppose you belonged to the Union Company's service but not to the society, and on going into that service you said you belonged to the Foresters, but in the meantime you do not keep up your financial position, do you think you would still be allowed to remain in the Union Company's service without joining the benefit society? I am trying now to get at the question of overlooking your society books?—If you are not a financial member you cannot remain in the service.

81. But suppose you allow your financial position to lapse, does the Union Company in any way keep you up to the mark by looking to see if you are a financial member of the Foresters?—When the society started they asked what society I belonged to, and the number, and where registered, and if I was a financial member. I gave them the number, and where the society belonged to.

82. How long ago?—About five years ago.

83. At this present moment they do not know of their own knowledge if you are in the Foresters or not?—They have never inquired since.

84. *Hon. Major Steward.*] There is no such thing as a periodical inquiry from year to year to ascertain if men not members of the Union Company's society are keeping themselves in good position as financial members of other societies?—Some pursers, when they take the contributions of the others on the pay table, do not trouble to ask, because they know I am in the Foresters; but any new man who comes will ask the question.

85. A purser, if he was in the ship with you for four or five years, would assume you were keeping up your payments?—Yes.

86. *The Chairman.*] I would like to ask whether you consider, in belonging to the Foresters, a registered friendly society, you are not in a better position than if you belonged to an unregistered society, remembering, of course, that the Foresters have control over their funds and know how their funds are invested. Would you be willing to throw up your share in that registered society and accept equal benefits in an unregistered society?—I do not see why I should leave.

87. You would consider it a disadvantage to a man to throw up his position in a registered society for one over which he has no personal control?—I do not know.

88. You have considered it to your advantage to remain where you are?—Certainly, because I have paid so much into it. There would be no advantage in leaving a society into which you have been paying for years.

89. Then it would be a disadvantage to you to leave your society?—It would be, in a way.

90. *Mr. Fisher.*] Would you think it to your advantage, or would you leave a friendly society in which you have the protection of the Friendly Societies Act, and which therefore is registered, to join an unregistered society over which there is no parliamentary or personal control by the members?—I would rather be in the one that is registered.

91. *The Chairman.*] You consider it a disadvantage to belong to a private benefit society as compared with a registered society?—That is, when you are a member of another society, of course.