

117. Your answer naturally applies to one side of the Board—to the company's side—and not to the other?—Yes.

118. Then, there is a feeling of dissatisfaction amongst the men by reason or because of the compulsion used in making them members of the society?—There is not the slightest doubt about it, especially amongst the single men.

119. *The Chairman.*] They consider, do they not, that if they were working on any other ships they would have their full money to spend, and would not have to make deductions?—Yes.

120. And that the married men have the best of it?—No; because the married men have to pay more in the way of contributions.

121. It is part of human nature to fight against a humanitarian society?—I know that a lot of the men object to pay their subscriptions into the society, but they do pay. In the case of those who object I have offered to take the matter up and bring it before the company, and fight their battle for them, but they will never come up to the point. For instance, there was a man in Dunedin who complained to me of a grievance, and I brought his case before the marine superintendent. Between times, however, the man had been interviewed, and had point-blank denied every word he told me. You see, therefore, that I am placed in an awkward position.

122. I hope you do not do these men the injustice to suppose that this question is limited to the Union Company's men in New Zealand only, because this question was brought up before the House in the session of 1896 by another person, who complained of a grievance in connection with these private benefit societies?—I am aware of that.

122A. The Registrar of Friendly Societies says, "There can be no compulsory contributions conditional on employment or a certain subscription or donation from a firm or individual. Such a rule could not be registered under the Friendly Societies Act. It is opposed to the first principles of the statute." That is as to compulsory contributions. Is not the real objection to the society being registered the fact that, if it was registered, there can be no compulsory contributions?—I do not believe so.

123. You think the objection to register as a friendly society is simply and solely because you think you would lose the subsidy of the company?—Yes; and because members would lose the surrender value, and the subscriptions of members would have to be increased to pay the same benefits.

124. *Hon. Major Steward.*] We have it in evidence, and I suppose correctly, that the benefits derived from membership of your society are somewhat as follows: £1 per week during sickness, with medical attendance for the member of the society and his family, except in cases of confinement of the wife; £20 death allowance in the case of the member, and £10 death allowance in the case of the wife. That is so?—I believe so.

125. It has also been given in evidence that precisely the same advantages follow from being a member of the Foresters or the Druids or any like society?—Yes; I believe that is so.

126. What I want to get at is this: Assuming that the Union Company, having a very large number of employes, desires to make sure that all its employes shall be, as it were, assured against sickness and death—assuming that this desire is prompted by purely humanitarian motives—what difference would there be, as regards the object they seek to gain, as between keeping up this present society with compulsory membership and simply making it a condition of employment in the service that their men should show that they were financial members of some society? What difference would there be?—No difference to the company that I can see, but a great difference as regards the men.

127. The men would be assured in precisely the same way, would they not?—Yes; but they would pay more for it.

128. But it has been stated in evidence that the contributions are the same. Would there not seem to be some special reason why the company should insist on having its own society as against simply making it a condition of their service that their men should be subscribing members of some friendly society? If that be so, can you tell me what advantage the company gets in return for the £300 a year it has to pay as an addition to the contributions of the men, and which it would not have to pay in the other case—that is, the case of the men joining friendly societies?—I cannot say, but I can say the company wish to have a better feeling amongst the men than they would have otherwise.

129. Does it not seem to you that, if the contributions of the men amount to about the same as would be made by them as members of friendly societies, the advantages the men should derive in the shape of money payments at sickness or death should be 20 per cent. better from the Union Company's society than they would receive from any other society, seeing that the Union Company's society has the advantage of a 20-per-cent. special contribution from the company which the other societies have not from this or any other source?—I do not know.

130. If the scale of contributions by the members of the Druids is the same, as has been shown in evidence, as the scale of contributions by members of the Union Company's benefit society, and if the Union Company's society has from an outside source one-fifth more revenue contributed by the company, should it not be able to give one-fifth more advantage to the subscribers? Why does it not?—I cannot say. I consider that this society at present has a greater revenue attached to it than any other society south of the line, or equal benefits at a lower rate.

131. How do you make that out? What are the contributions at a given age in your society? Are the payments in proportion to the rate of pay the men receive?—No.

132. It is simply a question of age?—Yes.

132A. What is the payment for membership in your case?—It is 4s. 9d. a month.

133. What is your age?—I am thirty years of age.

134. That is a married man's contribution?—Yes.