

135. Do you happen to know what would be the corresponding contribution of a man of the same age and the same condition in any friendly society?—I believe it would be 4s. 6d. in any other society.

136. Absolutely lower than yours?—Oh! I made a mistake. I meant 5s. 6d. a month. There is about 9d. difference.

137. *The Chairman.*] So that instead of getting the money as a bonus you get it in lower premiums?—Yes; and I believe we get an additional advantage in the surrender value, which has been the rule since I have been in the society, and, I believe, from the inception of the society.

138. *Hon. Major Steward.*] Then, from your point, as affecting the men, there is an advantage in being a member of the Union Company's society as compared with membership of any friendly society, in that, while obtaining exactly the same benefits as regards sickness and death, the contribution is somewhat less each month?—Yes.

139. That is the benefit to the men. Now, what is the benefit to the Union Company, if any, as against the mere insistence that the men should be members of a benefit society—an outside one?—The company get no benefit from the society as far as I know.

140. I do not mean of a pecuniary kind. Does it give them any more control over the men?—Not that I can see.

141. Would it give the men an additional interest in retaining their situations?—I would not like to answer that question. There is simply the reason that the Union Company said that the members of this society should have preference.

142. The surrender value is allowed, is it not?—Yes.

143. Does that surrender value represent the entire refund of the contributions that a man has made during the period in which he has been contributing?—Certainly not.

144. About one-third?—Yes.

145. Well, supposing a man had been contributing for twenty years, having joined the service as a young man, would it not follow that he would be sorry to lose his situation, not only because he would lose his pay, but also because he would only be entitled to the surrender value equal to one-third of the amount he had been subscribing to the society during those twenty years. Would he not take into consideration the fact that he would forfeit by leaving the society not only his wages, but also two-thirds of the payments he had made, the benefit of which he would retain if he remained in the service?—Yes, providing there had been no case of sickness during that time.

146. Well, it would be so much an additional reason why he should put up with grievances rather than leave the service of the company?—I do not see it.

147. A man who is a member of an outside friendly society, on leaving the service of the Union Company, would not forfeit his interest in that friendly society, but if he belonged to the Union Company's society and left the service of the company would he not lose the benefit of or his interest in that two-thirds?—No, sir. He can retain his right to remain in the society provided he has been two years in the service of the company.

148. In that case you do not think the company possesses any greater leverage over the men than if they belonged to other societies?—Not that I know of.

149. Is any provision made for dealing with a possible surplus; that is to say, if it should happen that the payments for sick-aid and for funerals, and so on, should be less in the sum-total during a long period—say twenty or twenty-five years—than the total of the contributions received? If, in fact, there should be a surplus capable of being disposed of without injuring the soundness of the scheme, what would become of that surplus? Is there any provision for disposing of it?—Not that I am aware of.

150. *Mr. Fisher.*] On the question of pressure on the men you said no pressure had been brought upon you, but you believed it had been in other cases. Your answer was a little vague and indefinite in regard to that question. Now, you also say that although you are not a member of the committee you take an active interest in the society. You are a member of the society, of course?—Yes.

151. You received a copy of this report [before described], and you read it, I suppose?—Yes.

152. Do you remember this letter to the purser of the Grafton: "Inform Dorling that unless he joins forthwith, paying as from 1st April last, instructions will be issued for his dismissal from the service"? How do you interpret that letter?—I think it was the fault of the secretary of the society. He had no right to write it.

153. At all events, you admit that the letter implies pressure?—Yes, I think so. Since then the committee have taken it into consideration and the secretary has tendered his resignation.

154. Another point is as to the augmented funds, or accumulated funds, placed on deposit in the bank in the name of the Union Steamship Company Mutual Benefit Society—the £4,300. That is a point upon which I do not think you quite understood me. My question was this: As to, first of all, the dominating power on the Board. Then, the question following up that, and to complete it, is this: What would become of these accumulated funds in the event of a strike occurring?—I take it it would be impossible for a strike to take place at the present time or in the future.

155. How do you explain that?—Because the Conciliation and Arbitration Court decides all disputes now.

156. But in the event of any large or difficult case which we may assume will arise some day—because the world is not perfect yet—what will be the ultimate destination of that fund? To whom will it ultimately belong?—I cannot say. I would consider that if the society was smashed up the men would get an equal share of whatever funds there were.

157. *The Chairman.*] Yes; but this is a private benefit society you are speaking of. Who is to make such a rule?—The committee, I apprehend. If they have not done so already they should have done it.