able. Well, it is only in cases where severe injuries are received that it is necessary to take the man right out of the vessel at once, and under those circumstances the ship is supposed to defray any expenses in connection with the matter. So, in my opinion, the argument that this benefit

society is superior to others on that account falls to the ground.

55. But what do you say as to the argument that has always been used, that the surrender values in the Union Company's benefit society are not given by other societies?-I again say there is no superiority about it, for this reason: that the Union Company's benefit society is a limited concern so far as the scope of its operations are concerned, and a man joining any registered friendly society can take up his membership in that society, no matter what part of the world he goes to. Placing the one advantage against the other—the so-called advantage as to the surrender value—I say the registered friendly society is equal, if not superior, because the Union Company is liable to meet with reverses and come to grief just the same as any other commercial institution, and what becomes of their benefit society under those circumstances. I say this is always a risk to be incurred by private There is a very remote chance of any bona fide friendly benefit societies run by employers. society coming to that state. Not only is that the case, but in all other friendly societies, it does not matter who the member is, he has got the option of attending the society's meetings and taking part in any discussion that might arise and might interest him. He has got the privilege, generally speaking, of doing the best he can for the society. That is totally wanting in so far as the Union Company's benefit society is concerned, for the reasons I have already pointed outthat the Union Company have a predominating voice still, notwithstanding the pressure that has been brought to bear upon them to compel them to modify their rules. Does it not follow that the influence that an employer, as a rule, always exercises over his employes in anything of this sort is going to be applicable in this case. That is what has to be looked at. To put it in plain English, men who are employes of the Union Steamship Company cannot go to the meetings of that society and express their opinions as they would and could if they were members of a friendly society.

## RICHARD HENERY PETTERD was examined on oath.

56. The Chairman.] What is your business?—I am a pantryman on the s.s. "Te Anau."

57. Have you seen any of the evidence tendered before this Commission, as printed in the

newspapers?—Yes; I have read it through.
58. Have you anything to tell us by which you could add to the evidence in a material way, or is there anything you wish to rebut?—I see it is reported in the newspapers, in Mr. McEwan's evidence, that the letter that was sent to the "Grafton" brought about the "sacking" of the " resignation.

59. Mr. Fisher.] The point generally is this: In your opinion, is the evidence you have read through fairly good?—Yes; I think I should say so. Of course, I have picked out two or three

things very wide of the mark.

60. Well, mention them please?—Yes; there is one in Davies's statement. He mentioned

9s. 6d. as the quarterly subscription to his lodge.

61. That has been explained?—That has attracted my notice, and also the statement that, the society being unregistered, we have no legal claim upon the company or society. According to my idea, and speaking for the rest of the stewards, whom I am supposed to represent on the committee, we feel quite justified in what we have done. We do not need to have it registered, because we have just as much faith in the directors as we would have in any of the registered lodges in the colony. I am not throwing any slight upon the registered lodges, but we have that faith in our directors. We do not feel under any yoke. I have not heard of any such cases, and no men have complained

62. The Chairman.] You are proud of your service?—Yes, we are. So long as we keep ourselves within the bounds of the Union Company we do not feel ourselves that we are bound We consider we are as free as if we were civilians ashore. We do not look upon the

society as a deaf-and-dumb society. Some men have so expressed themselves.

63. Is there any other point?—Nothing else. The thing that most struck me was Mr. Fisher's statement to McEwan, saying the receipts were not worth the paper they were printed on. I would just like to make myself clear on that point. We think we have just as good authority to pay in case of anything happening as they have under legislative control. We do not think there

is any fraud about it; we are sure there is not.
64. Mr. Fisher.] You have no doubt about it?—I have not the least doubt about it, and I speak as much for the men as for myself. Of course, in our department we have such a lot of young fellows coming in and out through the season, because our season clashes with the Home boats. casual people have a certain amount to say about the society, but it is a thing they should not talk

about, because they know nothing about it.

65. The Chairman.] You passed a medical examination before joining the society?—Yes.

66. Do you know of any one who did not pass an examination?—I was a member of the Odd-

fellows during my time in the Union Company's service.

67. Are you still a member?—No; I got ashore at Wellington, and had some hard luck, and ran out of compliance with the rules. Then I got a shore job at Wellington, and, feeling the necessity of joining a friendly society, I joined the Oddfellows. I then joined the Union Company, and, thinking their society better for a seafaring man, I threw up the Oddfellows and joined the Union Company's society.

Mr. Fisher: In saying that the rules and regulations, or whatever you like to call them, were valueless, I spoke merely from a legal point of view; and, of course, we know quite well that in the event of any contract at law these rules are valueless, because you are not registered under the Friendly Societies Act of New Zealand. That is why I said, speaking purely from a legal point of

view, that they are valueless.