120. Can you tell us whether, in your personal knowledge, there has been a loss to your society through the creation of private benefit societies?—Well, I cannot say for certain that we have lost members, or that members left our lodge through being members of a private benefit society, but I know this: We had considerably more members who were seamen a short time back to what we have at the present time. I suppose there must be some ten or twelve members who have left our lodge.

121. You cannot give us the reason?—No.

122. To your knowledge, are any of these men in the service of the Union Steamship Company at the present time?—I cannot say.

123. Is there a general feeling amongst the friendly societies, so far as you know, of dislike to private benefit societies, on the ground that they take members away?—I can certainly say, so far as my own lodge is concerned, that we are entirely opposed to private benefit societies.

124. On what grounds?—On the grounds—that is, so far as the Union Company's benefit society is concerned—that members are compelled to join the institution, and have not the full control of the funds.

125. You consider that the advantage which a private benefit society offers to the men is an unfair advantage?—Yes.

126. That is, owing to friendly societies being hampered with rules and restrictions which do not apply to private benefit societies?—Exactly.

127. *Mr. Fisher.*] What are you by trade?—I am a carter.

128. *Hon. Major Steward.*] You stated there were two reasons why the members of your lodge generally objected to private benefit societies, not particularly the Union Company's benefit society, which I suppose is the largest in Dunedin. I will take these two reasons, and would like to question you a little further about them. You say the first objection is on account of members being compelled to join. Will you kindly explain what form of compulsion you believe to be used?—A very important reason to them, and why they are compelled to join, is this: The Union Company, according to the rules of the benefit society as first published, which I have read—I do not know what amendments have been made—gives preference of employment to those who belong to the benefit society over those who do not join.

129. In the rules, as they stand at present, it is provided that any man who is a financial member of any outside friendly society need not join the Union Company's benefit society. You are aware of that?—Yes.

130. You are still under the impression that there is compulsion?—Yes.

131. I would like you to explain yourself—namely, as to how that compulsion is exercised?—So far as compulsion is concerned, it is clearly shown, I think, in their rules that a member of their own society, of course, comes under the thumb, as it were, of the Union Company, and consequently, if there is a man out of employment belonging to their benefit society, and another man belonging to a friendly society, the man who belongs to their own particular society will be engaged prior to those who do not belong. That is my view.

132. Have you any evidence that you can give us as to the actual fact? Do you know of instances where that has occurred?—I am not acquainted with any in their service, so I cannot give you any information as to the actual facts. It is my impression.

133. You cannot give us instances in proof?—No; I have not been connected with the Union Company in any way whatever.

134. Then, the next objection you take is to the men not having full control of the funds belonging to the benefit society?—Yes.

135. You know the constitution of their governing body?—I have read in the rules how it is set up.

136. The rules have not been altered in that respect. There is a committee of twelve, of whom six are elected by the men and six are nominated by the Union Company, with a thirteenth member, who is appointed by the company. I think that is the position?—Yes.

137. And you consider that the committee so constituted does not give to the contributing members the control they ought to have?—I consider it does not.

138. Will you tell us why?—Simply because the Union Company have a larger voting-power than the men.

139. Then, you think, in the case of a difficulty that might arise, the Union Company possess the controlling-power?—Probably they might.

140. That is your ground of objection?—Yes.

141. *The Chairman.*] Is it within your knowledge that any member of your lodge has continued to pay his subscription, and at the same time joined the Union Company's benefit society?—Yes; there are two members of my lodge who are contributing members to the Union Company's benefit society at the present time. I am sure of two; possibly there are more.

142. *Hon. Major Steward.*] I should like to ask you whether your order, as an order, in Dunedin objects to the existence of these private societies merely because they are private societies, or is it for reasons connected with the security of the men who contribute to such societies as contrasted with that of those who contribute to the regular friendly societies? Would you object to the existence of the private societies provided there were proper safeguards provided by legislation?—I do not think my society would have any objection to a proper friendly society, always providing it was controlled by the members belonging to the society.

143. *Mr. Fisher.*] Which means registration?—Yes, of course; or members having the control of the society in their own hands.

144. *Hon. Major Steward.*] Then, you think, if these societies are to exist, they should be regulated by law?—Yes.

145. *Mr. Fisher.*] What, in your opinion, is the reason for establishing these private benefit societies?—Well, I do not know much about private benefit societies, of course, not being connected