142. I suppose the reason why you make membership of your society universal is owing to the small amount of the subscription, and that it is necessary the whole of the employes should join to get sufficient funds?—Yes. In a society of that kind, which is as good as any man can belong to, it is a good investment. None grudge the contribution so far as I know.

143. Mr. Fisher.] Is every contributor to the society furnished with a copy of the rules?—Yes;

they are given a copy when they begin to pay their contributions.

## CHARLES JAMES THOM was examined on oath.

144. The Chairman.] What is your profession?—I am a confectioner, in the employ of the Phœnix Company.

145. How long have you been in that employment?—About ten years. 146. Do you remember the formation of the benefit society?—Yes.

147. So far as you know, are the men agreeable to the conditions of the society?—The majority of them, especially the married men; the younger ones do not seem to care for it.

148. Do the sick benefits apply to members' wives and children, so far as obtaining medicine is concerned?—No.

149. And the funeral benefits extend to members only?—Yes.

150. You say you think the younger people object to it?—I do not say object altogether; they do not care whether there is a society or not.

151. The subscription is very small?—Yes; 1d.

152. They grumble at having to pay 1d. towards the sick fund?—They would sooner spend it in cigarettes.

153. Mr. Fisher.] But there is a little of this feeling amongst the younger men—that they do not care to contribute to the "sport of others," as they would call it?—Yes.

154. The Chairman.] I could understand that feeling better in another society which we have been investigating, because there the wives and children also received relief in the way of medicine, and so on, and no doubt a single man would object to pay for not only a married man but for his family also; but in the case of your society there is no difference at all between a married and single man?—If a married man was also in a friendly society he would receive two benefits—one from the factory society and one from the friendly society.

155. But he would have to pay for both?—Only 4d. a week for the factory society. 156. Are you a member of a friendly society?—I belong to the Oddfellows.

157. Have you in your mind made any comparison between the values of the two societies as regards their standing, benefits, or security?—I have never made a comparison. I am quite satisfied with the one. I did not care for the factory society; I did not think it was necessary.

158. Would you feel it more safe if it were registered like the Oddfellows?—In my opinion, I

do not think registration is necessary.

159. Mr. Fisher. You would be quite satisfied to belong to the Oddfellows only. Is any question put to you when you go into the employ of the company as to whether you will join the benefit society in the factory or not?—No question whatever.

160. You are put on the list, and you contribute right off?—I have never heard any objection

to it. They just mention they will have to contribute so much to the society.

161. If a man enters the employ of the company, I take it that the first he knows of the society is when he is called upon for his contribution by the foreman?—Yes.

162. Hon. Major Steward.] Are any rules posted up in the factory?—No; a book of rules is

issued to each member.

163. Is the membership of persons under age accepted in the Oddfellows?—Eighteen years of

age is the limit.

164. Therefore, any employé in your factory who is under eighteen years of age, but for the existence of the factory society, could not insure himself against sickness?—Not in the Oddfellows; there is a provision in our lodge that members' families by contributing so much can obtain benefits.

165. But the sons of Oddfellows cannot join?—No.

166. And those under age in your society whose parents do not belong to the Oddfellows do find this society a benefit?—Yes.

167. The allowance you get as an Oddfellow in case of sickness is £1 per week?—Yes.

- 168. And your contribution to the Oddfellows at your age would be how much?—1s. per week.
- 169. And you are entitled to draw from the factory society 15s. per week?—I draw £1 per week.

170. Your contribution to obtain that is 4d. a week?—Yes.

171. So that you get the same benefit for one-third the contribution?—Yes.

- 172. The difference, I suppose, being made up by the subsidy of the company?—Yes.
- 173. Mr. Fisher.] This benefit society being so much more advantageous in point of contribution than the other, would it not be worth your while to resign from the Oddfellows?-No; because I do not receive any medical attendance or medicine from the factory society.

174. Then, as a benefit society, it exists on really an insolvent basis?—Yes.

175. Hon. Major Steward.] How do you mean that it exists on an insolvent basis?—It only exists so long as there are funds in hand.

176. It has been in existence three years?—Yes. 177. And has paid its way?—So far.

178. And has a balance in hand of £45?—Yes.

179. Mr. Fisher.] I understand this to be your position: that you are a member of the Oddfellows order, and that you are quite content with belonging to that order, but that you must,