210. *Hon. Major Steward.*] You get medical attendance if sick?—Yes; I have had attendance.

211. *The Chairman.*] It acts in the same way as a friendly society acts for the men in providing benefits?—Yes; you get a doctor and medicine much cheaper than if you had to pay for them.

212. *Mr. Fisher.*] You are not asked to join the society because, as a matter of course, when you enter the employment the deduction is made from your wages without asking you at all?—Yes.

213. That appears, then, to be a condition of employment in the firm?—They do not state it.

214. *Hon. Major Steward.*] Nobody, as a matter of fact, has objected to the deduction?—Oh, no; they all seem to think it a very good thing.

215. They think it is worth while paying 6s. 6d. a year to insure against risks?—Yes; I think the majority have had the doctor.

216. *The Chairman.*] Do you know at all of any benefit societies amongst women that would answer to the friendly societies amongst men—I mean a society that would give you more than mere medicine and doctor, that would give you sick-pay?—There are the Oddfellows; they admit women; I am a member of them. And there are the Sons and Daughters of Temperance.

217. Are there any of your sister-workers who belong to these societies?—I belong to the Oddfellows, but I am not a full benefit member; that is additional.

218. *Hon. Major Steward.*] You pay a different rate of subscription?—Oh, yes; you pay more. I do not think you would get any society as cheap as the factory benefit society.

219. *The Chairman.*] But they give you more—they give you sick wages?—But you have to pay more. I pay for half-benefits; I pay in for sick-allowance and funeral expenses.

220. Do many others in the factory share this carefulness in looking ahead?—I do not think so, because they have the benefit of our society, which is cheaper and less trouble. You do not have to pay an entrance-fee; and when you join the Oddfellows there is an entrance-fee of 2s. 6d.

ROBERTSON McINDOE was examined on oath.

221. *The Chairman.*] What is your business?—I am a cutter in the New Zealand Clothing Factory.

222. You are president of the benefit society?—Yes.

223. How long have you been in the Clothing Factory's service?—Eighteen years and three months.

224. How long have you been connected with the society?—Since it was formed, seventeen years ago.

225. Were you one of the promoters of it?—I was only a boy then, but I was enrolled as a member.

226. Can you tell us how the society came to be started?—Yes. First of all, Mr. Hallenstein was going Home for a trip to the Old Country for two years, and the employés gathered a certain amount of money to present him with a piece of plate. I do not know the exact amount that was subscribed, but it was close on £100. Mr. Hallenstein made up the deficiency to £100, and said that, with the consent of the employés, he would like to put that sum to form the nucleus of a fund of a society such as the benefit society. That was done, and that was the way the society came to be formed.

227. That is the fund known as Mr. Hallenstein's fund?—Yes.

228. That fund is used, your brother told us, as a sort of reserve?—That is not the full fund.

229. The full fund is what you gather from the members?—No; there were two more donations from the firm. When Mr. Hallenstein's daughter was married he gave another £50 to the fund, and when his second daughter married he gave us another £50. The actual amount of the fund at present is £237, from which we draw interest.

230. How does it amount to £237?—In the first place, we did not have doctor and medicine; it was only a relief society. For the first few years if any one was in distressed circumstances they applied to the committee, and, according to the rules, we could grant relief up to £10 in one year. Well, there was not much distress, and, of course, the interest on the fund, which at the start was 10 per cent., with the subscriptions, soon rose up to a good few pounds in the year. At the end of a few years our own fund was higher than the reserve fund, and I think the odd £37 was transferred as a surplus from the men's subscriptions and added to the reserve fund.

231. Supposing Mr. Hallenstein died, or for some reason or another the firm wound up, do you think you are in a position to distribute the whole of the fund?—Not the whole fund; it is my opinion we could not touch the £237.

232. You think that is Mr. Hallenstein's property?—Yes; the idea at the time was just to draw the interest to give us an income. That is my opinion; it may not be Mr. Hallenstein's opinion.

233. That should not apply to the £37 you have transferred?—I am not certain we transferred it; that is the only way I can account for the £37 10s. being there.

234. Is it accumulated interest?—No; we draw the interest of Mr. Hallenstein's fund up to a penny every year. I can give you the yearly balance-sheet [Exhibit 20]. You will see Mr. Hallenstein's fund is not mentioned there.

235. *Hon. Major Steward.*] Of this reserve fund, nearly £100 represents the contributions of the employés themselves, only it was intended for another purpose?—It was presented to Mr. Hallenstein for a purpose, and instead of doing that he said he would rather, with the consent of the employés, put it on one side for a fund for them.

236. Very well, if he did that, and afterwards voluntarily contributed another £100 to the fund, and has apparently since added £37 to it, surely the whole of the funds should be at the disposal of your society?—Of course, we may be able to use them. I have only stated my opinion.