

75. *The Chairman.*] I suppose a friendly society makes this stipulation as to age and as to examination by a medical authority for some reason?—They must have some reason.

76. I suppose you also had some reason when you included these people?—No; I do not think those things entered into consideration when the society was formed. There was a certain amount of sickness, as there always is where three hundred hands are employed, and we just formed the society to meet it.

77. It has been a successful society?—It has done a lot of good, but we have not made much. We have just carried on and made ends meet since we started.

78. Have you a balance-sheet?—Yes [Exhibit 26].

79. How is the funeral fund arrived at?—We have no source of income towards that fund. It has been built up by donations from the firm.

80. *Hon. Major Steward.*] Is there any balance left over from the society's operations?—No; it was always the rule to divide any profit over a reserve of £25 *pro rata*, but for the last two years there has been no balance and no division. The reason for that is that our society is not like a friendly society, because if you join the latter you can remain in it for all time, but in this case if they leave the employ they go out of the benefit society.

81. You have power to make a levy?—Yes, so much per share, and it was thought that would be so unpopular as to cause the society to collapse.

82. *The Chairman.*] You have no legal power to make such a levy?—No; it is simply a matter of honour between the members of the society.

83. Have you had an epidemic lately?—The influenza has troubled us more than anything.

84. How do you stand at the present moment?—We are £3 in hand.

85. How many sick members have you?—There are two at present. I hear another has gone on to sick-pay to-day.

86. So you actually have not the funds to meet them?—Hardly; in fact, I think if things do not improve the society will collapse at the end of the year.

87. *Hon. Major Steward.*] You mean, there is hardly sufficient margin between the rate of subscription and the sick benefits?—No.

88. *Mr. Fisher.*] Do you think the existence of this private benefit society is an improvement on the former state of things, when there was no benefit society?—I do not know that it is any improvement on existing societies.

89. That is not the point; do you consider the existence of these private benefit societies carried on by firms or companies an improvement on the former state of things, when there were no private benefit societies?—I speak for our own; it has certainly been an improvement on the former state of things.

90. *Hon. Major Steward.*] Up till now the society has been able to meet its engagements and pay its way?—Yes.

91. It is now solvent?—Yes; and I have no doubt it will continue so till the end of the year. Whether we shall go on or not I do not know.

92. But for the pressure brought upon your funds by this influenza epidemic you would have been in a pretty good position?—In a very fair position for a small society.

93. Is it a fact that there are some of your employes who have joined your society, and who but for its existence would not have been insured against sickness at all?—That is so.

94. That is to say, they had not joined and would not have joined other existing organizations?—Most of them are young people, and would not.

95. Such societies fill a gap, as it were?—Yes; it has done a wonderful amount of good in our place.

96. Do you think it would be a good thing for legislative provision to be made to recognise such societies as yours, and to put them on a legal basis, so that you could enforce your rules?—I cannot see any objection. I do not think there could be any objection.

JOHN MESSITER was examined on oath.

97. *The Chairman.*] What is your business?—I am a boot-finisher in Skelton, Frosick, and Company's factory.

98. Do you belong to the benefit society?—Yes.

99. How long have you been in it?—About two years.

100. We are led to understand that this society is purely voluntary?—Yes.

101. The firm does not interfere in any way?—Not in the slightest.

102. But they contribute a small sum now and again to the funeral fund?—To the funeral fund only.

103. Is it your opinion that the society has been a good thing for the men?—Yes; and in several cases it certainly has been of great benefit.

104. The feeling being general (in your opinion) that it allows young people and women who would not join ordinary friendly societies to fall back upon this society in case of sickness?—Yes.

105. Do you remember any case of accident in the firm since you have been there?—I cannot say that I do; I do not remember any in connection with the business.

106. The treasurer has informed us that the society is not in a very good position financially?—Not just now.

107. Do you consider, if the subscription were raised a little, so as to leave a wider margin, it would be wise to keep the society on, as your opinion is generally that it has been good?—Yes.

108. So if you saw your way to keep it on a good financial basis you would like to see the society kept up?—Yes; and at a meeting of the committee a resolution was passed to hold a concert to augment the funds of the society instead of striking a levy, as levies sometimes are objectionable, although there is a rule giving us that power.