

109. There is a rule, but you could not enforce the levy if any one objected to pay it?—No; and that is the reason we did not like to make a levy.

110. *Hon. Major Steward.*] Up to this year the contributions have proved sufficient to meet the demands?—Yes. I think the society has been in existence for eight years, and up to this year there has always been a small bonus to give back. This year there has been a lot of sickness, and a lot of money has been paid out; it has been an unusually bad half-year.

111. So if, in the period of seven or eight years, the scale of contribution has been high enough to meet the demand for sick relief, and so on, it would be arguable that this present year has been an exceptional case, and that presently the position will retrieve itself?—Yes.

112. Then, you do not think it necessary to increase the scale of contribution?—I do not think so.

113. It could not be increased without the consent of the present members?—No; not without a general resolution.

114. Thus, it would be optional whether they continued in the society or not?—Yes.

115. And you think a number of them would fall out?—I think so.

116. *The Chairman.*] Do you think that business firms should encourage these private benefit societies?—I think so. Where old men are employed I think it would be an advantage if some means could be adopted to require each employé to contribute to such societies.

117. You think that the firm would look with favourable eyes on this society?—I would sooner see it like ours, a perfectly voluntary thing, than compulsory for the firm to collect the money.

118. *Hon. Major Steward.*] I suppose, as a matter of fact, the existence of the society not only relieves you as employés from having to contribute by way of subscriptions, but it would also relieve the firm?—That would be a matter of private charity on the part of the firm.

119. That would not arise while this society exists at all?—No.

JOHN JACKMAN was examined on oath.

120. *The Chairman.*] What is your business?—I am a clerk in the *Lyttelton Times* office.

121. How long have you been in that service?—About fourteen years.

122. Are you an official of the benefit society?—I am secretary.

123. Have you a copy of the rules with you?—Yes [Exhibit 27].

124. *Mr. Fisher.*] Who is the present patron?—Mr. J. C. Wilkin.

125. And president?—Mr. Sugden, chief printer in the *Star* department.

126. And treasurer?—Mr. Hyman, accountant.

127. Who are the trustees?—Messrs. Wilkin and Saunders.

128. *The Chairman.*] Have you got a balance-sheet?—Yes; I have a copy of last year's balance-sheet and report [Exhibit 28].

129. Do you know how many are employed in the *Lyttelton Times* Company altogether?—I think, about 130 or 135.

130. How many who are not members of this benefit society?—There are about twenty who are not members—not as many as thirty. We have a membership of about 112 or 114.

131. Are the non-members young people?—A great number are boys.

132. Have they ever been asked to join?—Some of them have, and others have not.

133. They have never been told in any way that it is compulsory?—It is not compulsory at all.

134. *Hon. Major Steward.*] In fact, an employé cannot join unless he is proposed and elected?—He must be proposed, and must be in the office one month.

135. *The Chairman.*] I see a man is able to get a surrender value of 25 per cent.: have there been many such payments?—Yes, a great number. It is only conditional on a man not drawing sick-allowance. If a man has been in the society for a number of years, and had not drawn sick-allowance, he is entitled to 25 per cent. of his total contributions.

136. *Hon. Major Steward.*] Suppose he drew a small amount of sick-allowance, and his 25 per cent. came to a great deal more than that, would he get the difference?—Yes.

137. *The Chairman.*] Have these large funds come from the contributions?—Oh, no; we have had many sources of income, and we built up the fund.

138. Did the company give anything towards it?—That I do not remember.

139. They do not give any annual subsidy?—Nothing at all.

140. Do they take any lively interest in the management, or is it left entirely to the employés?—It is left entirely to the employés; they run the whole show.

141. *Mr. Fisher.*] All the officers of the society appear to be drawn from what one might call the official staff of the paper; what is the reason of that?—I cannot say. They seem to be drawn from the management of each department. Of course, we have a committee from the different departments.

142. *Hon. Major Steward.*] One officer is from the editorial side and one from the managing department?—Mr. Wilkin is manager and patron, and Mr. Saunders is editor. But he is only a trustee, and takes no part in the management of the society.

143. *The Chairman.*] There seems one part in which the firm has some active interest, because when a man is not paying the interest on his loan the manager is requested to deduct it from his salary?—They give us an order to allow the manager to deduct it each week, and the money is deducted from their salary.

144. *Mr. Fisher.*] A member is struck off the roll in accordance with Rule 15 for being in arrears with his contribution for eight weeks: can you say from your own knowledge how many have been reinstated under Rule 16?—So far as I know, during the last eight or nine years none have been struck off. They generally pay very well.

145. *The Chairman.*] They pay very well, believing the society to be a good thing for them?—Yes.