

146. You have heard no grumbling about it?—None at all.
147. *Hon. Major Steward.*] In fact, if a man does not approve of the society he need not join?—He can resign immediately.
148. And there would be no consequence—he would not be dismissed because of it?—Not at all.
149. *The Chairman.*] Who are the auditors? Are they members of the society?—No; Mr. Gundry is a public auditor.
150. I understand that the real benefits of the society are sick-pay, funeral grant at death, and a surrender value?—Yes.
151. It does not include medical attendance?—No.
152. *Hon. Major Steward.*] And, further, an opportunity of obtaining money on loan?—Yes.
153. *The Chairman.*] What security do they ask?—They get any member of the society to indorse a promissory note.
154. It is personal security?—Yes.
155. *Mr. Fisher.*] Have these rules, which are very elaborate, been designed, in your opinion, in the interests of the men?—I think so.
156. *Hon. Major Steward.*] The society, as I understand, was designed by the men themselves?—Yes.
157. Presumably, then, they would draw up their own rules?—Yes, they drew them up.
158. Have you always found the income sufficient to overtake all demands?—On one or two occasions we paid away more sick-allowance. At the time of the influenza we paid over £300 in one year. We would have to encroach upon our reserve fund, which is a very good one.
159. That reserve appears to be steadily increasing?—Yes; during the last four years it has been increasing. We transferred £81.
160. *The Chairman.*] Suppose legislation were enacted which would allow a society such as yours to be registered with the same rules as now, would there be any objection, so far as you know, to registration?—I do not think so. They have spoken about it at some of the annual meetings, but they would not register it because our subscriptions were not sufficient—the subscription was too small at 6d. per week.
161. Evidently it would be too small were it not for that reserve fund of yours?—Yes.
162. *Hon. Major Steward.*] Yet, on the total of the years the society has been in operation, the contributions have considerably exceeded the allowances?—Yes. A good deal goes in working-expenses; our library costs us about £30 a year.
163. In this total the funeral-allowances do not come in?—No.
164. I suppose there are not a great number of them?—One this year, I believe, and two the year before last.
165. But, as a matter of fact, after paying all working-expenses and all benefits, you have been able to increase your reserve fund this year?—Yes.
166. *Mr. Fisher.*] Would you or would you not think it better if these rules were placed under some legal form of registration?—I cannot say.
167. *The Chairman.*] Have you any idea as to why the society was started?—No; it was before my time. It was inaugurated in 1878.
168. *Hon. Major Steward.*] Are any members of the society members of friendly societies?—Yes; a good number.
169. No doubt there are members of this society who could not be members of friendly societies by reason of age or unsound constitution?—Very likely.
170. You do not make it necessary to pass a doctor?—Not at all.
171. You have no limit of age?—None at all.
172. In fact, the society is available to all employes without distinction?—To every one.
173. The committee always reserving the right, I suppose, to object to persons for reasons that need not be explained?—Exactly.
174. I suppose there are very few refusals?—Very few.
175. *Mr. Fisher.*] The principal point is this, and it does not apply particularly to this society here: The funds of this society are invested in the names of two trustees—Mr. Wilkin and Mr. Saunders. In the event of any crucial question arising between the trustees and the men who form this society, and suppose that the men were to demand that that sum of £812 4s. 4d. should be distributed amongst them in accordance with the rules, do you think they would have any difficulty in obtaining that money from out of the possession of the trustees?—They would have to call a general meeting, and it would require a three-fifths majority, I think.
176. Suppose the trustees did not respond to the expressed wish of the meeting?—Then, I do not know how they would manage; there is nothing in the rules.

FREDERICK CHARLES GERARD was examined on oath.

177. *The Chairman.*] What is your business?—I am a compositor in the employ of the *Lyttelton Times* Company.
178. You have some official position in connection with the society?—No.
179. You are simply a member?—Yes.
180. Have you been long in the society?—I was one of the original members. I left the office for two or three years, and rejoined the society on entering the service again.
181. Can you tell us for what reason the society was started?—I do not know any particular reason. I know that the late proprietor, the Hon. Mr. Reeves, gave a donation of £100.
182. Of his own motion?—Yes.
183. It was he, then, who suggested the society to the men?—I believe it was, so far as my recollection serves.
184. The men did not evolve it from within their own consciousness?—No.