

185. Can you give any reason why the men should wish for such a society when they already had the chance of joining friendly societies? Was there supposed to be some particular advantage in joining this society as against the Druids or Foresters?—I do not know that any advantage was considered at all in that way. I know a great many men embraced the idea directly it was proposed, because they thought it would be a good thing in many ways.

186. From that time to this the society has been a purely voluntary one?—Yes.

187. No pressure is put upon the men?—None whatever.

188. When you left, did you get any surrender value?—I do not think so. I never applied for it.

189. You understood such a thing existed?—Yes.

190. What is your opinion as to the value of the society?—I think it is a very great help to the men employed in the office in many ways. For instance, before the society was started we were continually having subscription-lists going round the office for the relief of men taken sick who had made no provision for such a thing by joining a friendly society. Since the society has been in existence that has been done away with to a very large extent.

191. Have they had much benefit from these temporary loans which they are able to get from the society?—Yes; I think that has been a very great convenience to many members.

192. *Hon. Major Steward.*] It would be a help to a young man getting married, for instance?—Yes.

193. *The Chairman.*] There have been very few failures to pay, I suppose?—I do not know of one myself.

194. *Mr. Fisher.*] Have you ever heard any complaint or objection to compliance with these rules?—No.

195. I mean, supposing a man who, admitting to himself and others that the rules and the society itself are good, says “I do not want to join”; what would happen in such a case?—Nothing at all; he would simply be left to his own devices.

196. Would he also be left in the office?—Yes; there is not the slightest compulsion or pressure in any way. There are men employed in the office now who are not members of the society—both men and boys.

197. *The Chairman.*] Suppose a man has a loan on which the interest is overdue, and the manager is applied to to stop the amount out of his wages, and suppose that man would not give an order for it, would the manager still stop it?—Any man has to give an order before he gets the loan.

198. *Mr. Fisher.*] Who collects the contributions?—The secretary.

199. *The Chairman.*] It is never stopped from a man's pay?—The pay is given in full. A loan is stopped from the pay on a man's order.

200. So far as you know, all the men employed in the office are satisfied with the existence of the society, and with the rules under which it exists?—So far as I know, yes.

201. If the society could be registered, like the Oddfellows and so on, under the rules as they stand at present, would you have any objection to registration?—I think it would be a very good thing if the society could be registered under some special Act—something like the Act under which athletic bodies are registered.

JAMES RALPH DAVIDSON was examined on oath.

202. *The Chairman.*] What is your business?—I am a jobbing compositor in the *Lyttelton Times* office.

203. How long have you been in that service?—For twenty-two years.

204. Do you remember the formation of the benefit society?—Yes.

205. Can you tell us something about its origin, and the reason for starting it?—Well, I think, as my memory goes back, that the idea was to try and help our workmen, and that sort of thing, engendered for the benefit of our own class of workers.

206. Engendered by whom?—By the combination of workers, and started by the firm.

207. In what way by the firm?—They gave their recognition, and that sort of thing.

208. Did they give any subsidy to start it?—Certainly.

209. Was that continued, or was it just a gift sum at first?—It was started, and, like a lot of good institutions that are started, when it got on a working basis it worked itself.

210. The society has no subsidy now from the firm?—Not in the slightest, to my knowledge.

211. Do you find the society helps you as you expected when you formed it?—Yes. I feel this, and I speak as God is my witness: that this is one of the very best societies that could be instituted as a private benefit society.

212. Has it been of any help to the firm in the way of keeping the men more steady and more likely to remain in employment?—So far as the firm is concerned, I do not suppose it has done any good at all—not the slightest good. It is only the men who belong to the society who get the benefit of it.

213. *Mr. Fisher.*] It is your opinion that the society was established from charitable and philanthropic motives?—Yes; entirely my opinion.

214. *The Chairman.*] What is your opinion of the loan branch: do you consider that a valuable branch of the society?—Yes; it is a very assisting branch of the fund if properly conducted and properly supervised.

215. You say it is valuable for the men who get the loans; the society gets interest?—I will say it is a convenience to the men.

216. I suppose if a young man is getting married, and wanting to build a house, it would be convenient to him?—Yes.

217. Well, now, the very essence of such loan societies must be the proper investment of funds; you agree with me?—Yes; I have been a past officer of the Foresters, and I understand you.