

41. Would it, in your opinion, be better if membership were made compulsory—I mean, at the instance of the men—so that all working for the firm should join?—I do not know. I think we prefer it should be free. There are some people who have scruples about taking the money; they look upon it in the light of charity, and they do not like the idea of accepting charity; and I would not force anybody into a position they did not want to take up.

42. It could hardly be looked upon as charity when they would be subject to a levy for somebody else?—I know there are one or two who do not like the idea of taking it, and therefore they would not contribute. Of course, there are no accumulated funds at all. The levy is merely made when any one is sick.

43. *Hon. Major Steward.*] It is simply a temporary fund raised to meet temporary emergencies?—Yes.

44. *The Chairman.*] Have there been any accidents during the time you have been in the *Press* office?—No. We had a rule at one time that we would not pay to those who met with accidents at football or any other risky games, but we have done away with that rule.

HENRY OWEN was examined on oath.

45. *The Chairman.*] What is your business?—I am in the car and wagon department of the Government railways.

46. Are you an official of the benefit society connected with the works?—I am secretary.

47. Have you held that office for some time?—Since 1893.

48. Have you a copy of the rules?—Yes [Exhibit 30]. I may say before we go any further that the rules are under revision, and we have renamed the society. It is now called the Christchurch Railway Annual Sick Benefit Society.

49. Has the working of this society been a success, in your opinion?—Yes, quite a success.

50. Has there been any grumbling amongst the men about it?—No. It is a similar society to those in existence in Dunedin, Invercargill, and Wanganui, with which we are affiliated. What I mean is that we transfer from one to the other.

51. How long has this society been in existence?—About fourteen years.

52. I see Rule 10 provides that no person shall be admitted to the society who is not employed in the Railway Service, or who is receiving less than £1 per week, or who is over forty-five years of age, or who cannot furnish a declaration that he is in good bodily health. In many of the societies with which we have had to deal those were reasons for starting these benefit societies, as they admitted all people without any question of age or question of medical examination, whereas a friendly society would not do so. What, in your opinion, was the reason for starting this society when friendly societies would have given the same advantages?—Previous to this society there had always been a society of some sort between the workshops and the general working railways, and it has been in existence practically since earlier than 1870.

53. Do many of your men, so far as you know, belong to other friendly societies?—A good few of them do. Our sick-allowance is not much—only £1 per week.

54. Do you think your society in any way has prevented people from joining a friendly society, as perhaps they could not keep up two societies?—That I cannot say. It would not in my own individual case.

55. You are a member of another society?—Yes.

56. And when sick you get a weekly payment and doctor and medicine?—Yes.

57. I notice here you have a funeral benefit, but it is from a levy?—Yes; it is a separate fund, and is only raised from time to time. It does not come out of the ordinary contributions.

58. Rule 15 provides that at the end of the financial year the accounts shall be balanced, and any surplus divided amongst the members. Supposing, for instance, at the end of the year some people fell sick, what would you do?—I have a statement for the period I have held office, giving the total receipts and expenditure, and what has been divided [Exhibit 31]. We commence the year always in December, and before we make a division we have the December payments in hand. I have never known the society to be stuck for funds.

59. *Hon. Major Steward.*] The levy on the total number of members would, roughly, be 1s. a member?—Yes; of course, they fluctuate.

60. Are there many permanent employés who do not belong to your society?—Yes, a great many.

61. If it could be made compulsory for all to join such a society, do you think that would be a benefit?—It would be a benefit, but rather hard on some who were in other societies and could not afford it.

62. *The Chairman.*] How is the money paid: is there any deduction from wages?—No.

63. Does the secretary go round and collect it?—We have collectors from each department.

64. *Hon. Major Steward.*] It is a purely voluntary society, originated by the men and administered by the men?—Yes, without any interference by the Government or Commissioners. I may state that every facility is offered by the Government and by the Commissioners.

65. There is no subsidy of any kind?—No.

66. *The Chairman.*] You have always found the contributions sufficient to meet the expenses?—Yes.

WILLIAM HENRY WILLIAMS was examined on oath.

67. *The Chairman.*] What are you?—Parcels porter in the New Zealand Government railways.

68. Are you a member of the benefit society?—Yes.

69. How long have you been a member?—For fourteen or fifteen years.

70. Do you consider the society a benefit to the men?—Yes, very much so.

71. Have you ever heard any grumbling or expressions of disapproval of any kind?—Not the slightest.