

22. He was not connected with the factory?—No.

23. Apart from that there has been no serious accident?—No; a few operatives have lost fingers.

24. *The Chairman.*] Supposing legislation should be brought forward that would allow this society to be registered with its present rules, would you see any objection to registration?—None at all, if it does not mean any cumbersome alterations. It would be very satisfactory with the present rules.

25. Supposing that one of the rules to be brought forward would allow a majority of the members in this mill to make membership compulsory on all, do you think that would be a good point?—I think so with our society.

26. So that those who are thriftless now should be made to pay their share?—I think it would be a good thing to make it compulsory, because this money is placed there for the benefit of the hands entirely, so that all should partake of it as far as they can. The shares were given for that purpose.

27. What happens in the case of those not in the society falling sick?—We have a special fund out of which we can help an outsider.

28. Do you think that would be done?—Yes, provided they were mill-hands.

29. What happens in the case of any one who has paid into the fund during the year leaving the mill; does he get any sort of surrender value on the dividend that is due to him?—He can remain in the society until the end of the current year, no matter where he goes, and if he falls sick he receives sick-pay.

THOMAS JOHN SCOTT was examined on oath.

30. *The Chairman.*] What is your occupation?—A mill-hand in the Kaiapoi Woollen Mills.

31. How long have you been in that service?—About seven years.

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

33. An officer?—No.

34. What has been the effect of this society, according to your opinion—beneficial or otherwise?—So far as I know, it has been a great success right throughout.

35. You do not know how it could be improved in any way?—I do not see any way of amending or bettering it any more than you mentioned to the previous witness, that it ought to be made a compulsory thing for all mill-hands.

36. When I spoke of compulsion I meant by the will of the hands, not by the force of the employers?—Yes.

37. There is a great difference between compulsion on the part of the employers and the mill-hands?—There is nothing like that at the mill.

38. If these rules could be registered very nearly as they now are, would you see any objection?—No.

39. It would give the society a legal status in case of any defalcations, or anything of that sort?—Yes; but these rules are very good as they are.

40. I notice female sick visitors are appointed under Rule 8: do they get any remuneration?—They are allowed by the firm to go away during mill hours.

WELLINGTON.

TUESDAY, 15TH JUNE, 1897.

GEORGE FRANCIS FREW was examined on oath.

1. *The Chairman.*] What is your occupation?—I am a wood-turner in the employ of Stewart and Co.

2. How long have you been in that service?—About eight years.

3. I believe there is a benefit society connected with the business?—Yes.

4. Have you a copy of the rules?—Yes. [Exhibit 41.]

5. Do you remember the formation of this society?—I was not in the employ of Stewart and Co. when it started. It has been in existence for about twelve or thirteen years.

6. During the time you have been connected with it, have the contributions been sufficient to meet the benefits?—Yes; and we have always been able to pay a dividend at the end of the year. At the close of each year, after a reserve fund of £5 has been put aside with which to begin the new year, all surplus money is divided. Last year we paid back £35 in dividends, which enabled full members to receive £1 2s., and means that members only paid about 1d. per week for their insurance.

7. Who is president?—Mr. Hearn.

8. He is one of the employés?—Yes; the employers have nothing to do with the society at all, and they never had from the commencement.

9. They do not subsidise your funds?—No; we never got anything from them, and they never received anything from us. Employés join of their own free-will. At the present time we have forty men and six boys on the roll of the society; and there are something like seventy or eighty employés in the firm. Some two-thirds of the employés are members of the society.

10. Do accidents come under the benefits?—Yes, accidents and sickness. For instance, a young man in the office had a spill off his bicycle last month, and ruptured himself. He was off for two weeks, and received his benefit. That was an accident that occurred outside the mill.

11. Did you hear when you joined what was the cause of this society being formed?—Yes; previous to the society being formed subscription-lists used to go round the mill when any one in