

destitute circumstances met with an accident or was laid up ill. These lists became so frequent that the idea occurred to two or three—Mr. Howlett and Mr. Mead—to form a club to meet these cases, and this club was the result. The club has worked very well since its formation.

12. You did not hear the reason stated that ordinary friendly societies would have met the cases?—Many of those working in the mill were not members of friendly societies; in fact, there are employes in the mill now who are not members of friendly societies. I do not know whether these societies are able to reach them or not. They seem as if they do not join any society, and if they happen to meet with an accident or are sick the other employes in the mill have to put their hands in their pockets and contribute. In fact, to give you a case in point, there was one of the carters who would not join the society. We spoke to him repeatedly, and asked him to join, pointing out that the expense of being a member of the club was very slight, and that there was always a little benefit arising from the dividends each year, and that, if he did not require help himself, he would be the means of helping others who did require it; but he always steadfastly refused to join the society. Either last year or the year before he was laid up with typhoid-fever. He was a married man, and in poor circumstances, and sadly in want of help, and some of the employes came round with a subscription-list. I did not contribute to it, because I had asked him to join the society, and if he had joined he would have received his benefit. He was not a member of a friendly society, and would not join ours, and was one most in need of help.

13. With that case in your mind, can you give us your opinion on this point? Supposing Parliament could see its way to legislate so as to allow societies such as yours to be legalised pretty nearly as they stand, would you be in favour of compulsory membership, the compulsion not being in any way on the part of the employer, but by the will of the employes in the mill that all should join?—That has been a sore point with us for years back. We did our level best to get all the employes to join, but some are not thrifty, and never will make provision for themselves.

14. And you think it would be better if it were made compulsory on all employes?—I am sure that would meet with the wish of the whole club, because the matter is discussed at nearly every meeting. At the annual meeting the year before last a special committee was appointed to wait upon the non-members to endeavour to induce them to join the club, with the result, I may say, that we got very few of those who were not members to join. Some were never going to be ill, were never going to meet with accidents, and used such arguments as that. We would like it to be made compulsory for all to join. Of course, our employers have never attempted to make men join the club. The whole working and management of the concern are left entirely to us.

15. Have you got a balance-sheet?—Yes. [Exhibit 42.] I think this shows that the club has worked with very good results.

16. You have never had to make a levy for the burial fund?—Never yet; we have always had sufficient in hand to meet requirements and pay a dividend. It has not always been as high as £1 2s. per member, but it has never been less than 10s. per member.

17. *Hon. Major Steward.*] Can you tell us, as regards those who are members of your society, if they are also members of friendly societies?—A number are; I am, for one.

18. Have you ever known of any instances of any persons having thrown up their membership of a friendly society in order to join this benefit club?—No.

19. The reason I ask the question is that it has been represented to Parliament on behalf of the friendly societies that the existence of private benefit societies is to some extent inimical to them, and I want to see if it is so in your case?—It is not in our case.

20. Do you know if any of those who are not members of your society are members of a friendly society?—I believe some of them are.

21. And there are some who are not in a friendly society or in this society either?—Yes.

22. As regards membership, I see by the rules that you accept all persons, being employes, who wish to join, irrespective of age, and subject only to your right of rejection if they are in a bad state of health?—That is so.

23. As regards the bad state of health, I suppose you know that persons wishing to join a friendly society have to pass a doctor?—We do not have that.

24. Now, I want to know whether your regulation under Rule 5 operates precisely in the same way as examination by doctor in a friendly society?—We have always found it work all right. I may state we do not provide a doctor.

25. What I want to get at is this: Would it be the case inevitably that any person who could not pass the doctor for a friendly society would not be accepted by you?—I think so. If we are doubtful about the health of any one wishing to join we make inquiries, and if we find he is able to pass into a lodge, or anything like that, we accept him.

26. Then, it is, in point of fact, equivalent, or nearly so?—Yes.

27. How do you collect the subscriptions?—I, as secretary, collect the money from the members—on Monday usually.

28. In no case is it ever deducted from their wages by the firm?—Never.

29. You said, in answer to the Chairman's question, that it would be an advantage if power were given to the society to make the membership compulsory: have you any idea how that could be effected as from the men's side?—I do not know how it could be brought about. We would like it very well if all the employes were in it.

JAMES HOWLETT was examined on oath.

30. *The Chairman.*] What is your occupation?—I am a machinist at Stewart and Co.'s timber-mill.

31. How long have you been in their service?—Fourteen years last February.

32. Do you remember the start of the benefit society?—Yes; I was one of the promoters.