

62. Of course, if you did not insure them there would be a possibility of shirking your responsibility to pay, seeing you have a sick club upon which they can fall back?—That is so.

63. *The Chairman.*] Do the employes pay any part of their own premiums?—Not a penny; the firm pays it. In fact, up till two years ago we insured them against accidents wherever they were, but we found that rather expensive, and dropped that part of it. They are now insured against accidents in the works.

64. *Hon. Major Steward.*] There is no deduction from their wages on account of that?—No.

WILLIAM DANIEL MARRIOTT was examined on oath.

65. *The Chairman.*] What is your occupation?—A bootmaker.

66. In the employ of Hannah and Co.?—No; I was working at Hannah's.

67. How long were you working at Hannah's?—The last time I was there I worked about a couple of years.

68. Were you there when the benefit society was formed?—Yes.

69. Have you a copy of the rules?—Yes. [Exhibit 43.]

70. The funds are not divided every year?—£20 is carried forward, and all over that is divided.

71. Who is the trustee?—Mr. McNicol was; he is one of the employes. We went to Mr. Hannah, and he told us to consider the matter well, and put it on a sound basis. He said he would not advise us one way or the other; it was entirely under the management of the employes. He gave us two donations of £5 each to the funeral fund.

72. Can you tell us the reason why the society was started?—Yes; before, when an employe in the factory was sick, subscription-lists used to go round, and to stop that we started the benefit society, so that every man and every woman could provide for himself and herself during sickness.

73. Did all the employes of the firm join the society?—Membership was optional.

74. How many joined?—In 1894, after the first six months, the number of members was eighty-one, and the dividend was 1s. 5d. per share.

75. What was the number of employes altogether at that date?—About a hundred and fifty; so that about half joined; but I am not certain. In 1895, from January to December, the number of members at the end of the year was eighty-six, and the dividend was 3s. per share.

76. Was the number of employes in the factory about the same?—Yes.

77. *Hon. Major Steward.*] As regards those who did not join, was it because they were members of other societies?—Some of them are and some are not members of other societies. Of course, the Operative Bootmakers' Federation have a funeral fund of £25; it is registered, and is altogether different from this.

78. Are there not members of this benefit society who are also members of friendly societies?—Yes.

79. Are you a member of a friendly society?—No.

80. Have you ever known any of those joining the factory society throw up their membership in a friendly society in order to do that?—Not one case.

81. The committee is not obliged to accept anybody who wants to join?—The committee never bar any one from joining; it does not matter if they are consumptives.

82. You do not refuse them on the ground of ill-health?—No.

83. Or on the ground of immoral conduct or drunkenness?—We have never had a case of that sort. If there is any case of immoral conduct the committee could consider it.

84. There is no limit of age?—No; the boy who gets his 5s. a week can join and take a 5s. share.

85. *The Chairman.*] Can you tell us generally what is the age of those who do not join your benefit society? Are they chiefly the young and thoughtless or the women and girls?—All the girls were in it. They are better paying members, and seem to pay more attention to it than the males; they seem to have a higher appreciation of the benefits than the men.

86. If it were possible for Parliament to see its way to legislate for these societies, and to legalise them pretty nearly with the same rules, would you see any objection to registration?—No; providing a majority of the members have the framing of the constitution and rules.

87. I mean the rules as they stand?—I think it would be a benefit to the members. For instance, in the benching department of our trade there are men always coming and going, and some of them join the society and may be there for three months. If they leave the factory before the expiry of the financial year they participate in all benefits so long as they keep up their subscription to the end of the year.

88. The committee-man in each department collects the subscriptions?—Yes.

89. The money is never deducted from their wages?—Not at all. Mr. Hannah has nothing whatever to do with it; it is immaterial to him whether they are in the society or not, from what he said.

90. What would happen in the case of a person who refused to join your society falling ill? Would you allow subscription-lists to be taken round when he would not avail himself of these benefits?—Some friend might take the list round, but the employes would not respond so liberally. This society has stopped subscription-lists going round, so far as I know. I do not believe in making these things compulsory myself.

91. Even when it is compulsory by the will of the employes, and not by the will of the employers?—I do not believe in compelling them at all.

92. Have your contributions always been sufficient to meet your expenses?—Yes; there has always been a dividend. I do not know last year's dividend, because I was not there. The dividend for 1895 was 3s. per share.