70. Did any of them leave the friendly society in order to join this benefit society?—No; they kept them both going; they had been such a long number of years in the shore society that they did not like to give it up.

71. If they had pleaded they belonged to friendly societies would they have had to join?—

I know the officers were very anxious they should join.

- 72. Hon. Major Steward.] You are speaking of 1891; was there not some alteration in 1893? -Well, I have joined it several times; the last time I joined was in 1895.
  - 73. You were not a member of a friendly society in 1895?—No. 74. Are you a member of any private benefit society now?—No.

75. What would happen to you if you fell sick?—I reckon I have a few pounds to fall back on. 76. Do you think, if the element of compulsion were taken away, it is a bad thing to have a benefit society?---I reckon if the company would put the society into the hands of the men entirely, and let them work it, it would be far more acceptable to the men, because two-thirds of them do not know what is being done in connection with the society.

77. I suppose you know the Union Company gave a contribution of £500 to start the society, and give an annual contribution of £300 towards the funds?—I know that is in the rules; I do not

know if they have given it.

78. As a matter of fact, they have given it. So long as they continue to give that should they not have some representation on the governing body to the extent of the amount they contribute?-I do not think the company has any right to have any interest in it at all.

79. The Chairman.] You think the benefit society would be better without subsidy and without

influence ?--Yes.

80. Would you see any objection to the society provided it were made purely voluntary and

entirely controlled by the men?—No.

81. Is it your opinion that this private benefit society is detrimental to the ordinary friendly societies?—It is to a certain extent; I would have belonged to some shore society if I had not belonged to this. I did not see why I should pay into two.

82. You cannot give us any instance of a man who has had to drop his friendly society contribution because he could not pay into both?—No.
83. Hon. Major Steward. You have been following the sea for a number of years?—Yes.

84. And know the character of sailors pretty well?—Yes.
85. Is it not a fact that a great proportion of sailors are careless fellows, who do not take any particular care in regard to the future?—As regards those in coasting boats they are a steadier class of men than those in Home-going vessels.

86. Are there not a good many who belong to no friendly society?—Yes.

87. So far as these men are concerned, if they were induced to join amongst themselves and form a benefit society of their own, would it not be rather to their benefit?—Certainly it would; and if this society were under the control of the men a good many would join it with a free heart.

88. Supposing it to be a purely voluntary affair, as I have suggested, is it not probable that more men could be induced to join a society of that sort than to join a friendly society?—Yes.

89. You would get men in a society of that sort who would not insure in a friendly society or

any similar organization?—Yes.

90. The Chairman.] You left the Union Company's service several times; did you get any surrender value?—No, because I did not apply for it; they always wanted me to pay up the arrears. It says in one of the rules if you run in arrears for three months you are unfinancial, and when I was ashore for five or seven months, if anything happened to me then, I had no claim upon the society at all. I would have to pay medical fees, &c., and yet when I joined the company again after seven months' absence they asked for my book, and said I was so much in arrears, and would have to pay up. I said No; I would prefer to pay the entrance-fee again. By doing that it would cost me about 14s.; on the other hand it would cost me £2 or so. I would not get sick benefit until I had been in it for six months. The last time I left the Union Company's service I applied for my surrender value. I thought I had paid in some £3 odd, and I got 17s. returned.

Alfred George Mabin was examined on oath.

91. The Chairman.] What is your occupation?—At present I am a wharf-labourer and small storekeeper.

92. Have you been in the service of the Union Company?—Yes.

93. How long ago was that?—The last time I was with them was about two years and a half ago; I was only in the service about three months and a half.

94. How long have you been in the Union Company's service altogether?—About two years

altogether. I joined the Union Company after the 1890 strike as a non-unionist.

- 95. Can you tell us anything about the Union Company's benefit society?—I may say I left the Union Company's employ because I was told I would get no further work unless I joined the
- 96. You had been in the service for two years before you were told you would have to leave?— No, not quite. I joined the company on the 9th September, 1890, and left on the 15th February, 1892.
- 97. You were discharged in consequence of your refusing to join the private benefit society?— I was not discharged on that account; I was discharged because the articles were up. I was given to understand I would get no further employment if I did not join.

98. Were you a member of a friendly society?—No; I was not a financial member.
99. What was your objection to the benefit society?—I thought they were taking away my liberties; it was coercion. If I had been left to myself I would probably have joined.

100. Can you tell us how it took place? Was it put as distinctly as this: Did any officer tell you that if you did not join the society you would be discharged?—I was looking up on Sunday an