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interested party. If you asked a question on the subject, as the case now stood, it would probably be deemed an impertinence. In regard to the evidence given before this Commission, I heard from one in the service that he would be afraid to speak; he was not such a fool as to risk his billet for

the sake of giving information.

127. Mr. Fisher.] Then, you think that the evidence, although sworn, is not true?—I would not like to say that. I have too much respect for any man's oath. I would like to say this: that if I was now in the Australian Mutual Provident Society I would not care to speak as I have spoken to-day. I am quite willing to admit that the fund is a good scheme if administered by disinterested people, but in this case it is administered by the general manager and the chairman. You had to make your subscriptions regularly, and if, as in my case, from any cause you left the office you are deprived of the benefits. I think the honourable course is to say, "You are no longer in the fund; we shall return your money."

128. Do you know of anybody having left the service getting any surrender value from this

fund?—No.

129. So it was not a question of disfavour on your part?—No; I do not put it that way. I reckon I have been wronged in the matter. I feel, as I derived no benefit from the fund, the be returned. After all these years there has been only one annuitant on the fund in Sydney, and he, for a large number of years, received a salary of £1,000 or so. I think he might, without such a fund, have saved sufficient for himself.

AUCKLAND.

TUESDAY, 29TH JUNE, 1897.

John Plunkett Stodart was examined on oath.

1. The Chairman.] Are you in the service of the Colonial Sugar-refining Company?—Yes.

- What is your position?—I am a workman.
 Do you know a fund called the employés' provident fund?—I do not know about it. I am not connected with it.
- 4. I thought you were the secretary?—I am secretary of the sick and accident fund: it is called the "Benefit Society of the Employés of the Colonial Sugar-refining Company (Limited)." There are two societies.

5. How long have you been in the service of the company?—A little over four years.

6. Was this benefit society in existence when you entered the company's service?—Yes; it has been about five years in existence.

7. Have you a copy of the rules?—Yes [Exhibit 50].

8. You were not in the company's service when this benefit society started, but can you give us any information as to the reason why it was instituted?—No. It was first of all started by the men themselves; they had one of their own.

9. Was the employes' provident fund run side by side with the other?—No, that was started after both of these. I am only speaking so far as this branch is concerned; the head office is in

Sydney.

10. Mr. Fisher.] How long has this branch been in operation?—They actually commenced makes the benefit registy in March 1892 five years ago, but it was not operations in connection with the benefit society in March, 1892, five years ago, but it was not registered until 1893.

11. The Chairman.] Have you a balance-sheet?—Yes [Exhibit 52].

The Chairman: I have here the fourth annual report and balance-sheet of the society, which I will read [Exhibit 51]. It appears to me that this society pays very full benefits. We have had societies that paid sick-allowance, and others that paid doctor's allowance and funeral expenses, and others that paid a surrender value; all these points seem to be provided for in this society.

13. Mr. Fisher.] How many societies are there—two or three?—There are two societies—the

benefit society and the provident society.

14. Will you please say why there are two societies?—They are two separate things. One provides for sickness and accident and also funeral expenses, and the other one is like an insurance fund, which provides £100 at death; and there is also a scheme for pension at a certain age.

15. Who originated that provident society?—The head office in Sydney; there is a secretary

of the branch here too.

16. Hon. Major Steward.] Is membership of both societies voluntary?—Yes, entirely so.

17. The Chairman.] Is there anything in your rules which I have not noticed that defines the amount of subscription and the contribution the company pays towards it?—You will find it at the end of the agreement between the trustees and the company. The company agrees to pay the same amount as is contributed by the men.

18. Mr. Fisher.] Have you read the petition of Henry McLaughlan which was addressed to the House?—I did not read it; I heard about it.

19. The Chairman.] I notice that in this agreement it says that "before such rules are submitted to the Registrar of Friendly Societies": is it within your knowledge that they were ever submitted to the Registrar of Friendly Societies?—It is not within my knowledge.

20. Is it your opinion if such rules, with the company subsidising the societies, were submitted to the Registrar that there would be any chance of their being accepted ?—I should think so; I see no reason why they should not be. I think that alludes to the Registrar of Friendly Societies in Sydney.