

86. You have not found that tell on the health of the men as shown by the sick fund?—I do not think so.

87. Have many men withdrawn from the service and taken out the surrender value which the society allows?—Well, they get no surrender value if they have had sick-pay during the time they were members.

88. Even sick-pay only to the extent of £1 or so?—Yes.

89. No matter what amount of money they have paid in?—Of course, they only pay 13s. a year.

90. Have you heard any grumbling amongst the men as to a fund which is run side by side with your benefit society?—Well, some few of the men may have grumbled.

91. Is it the idea at all that there are too many societies to subscribe to?—I do not think so; but it was at first. There has been no grumbling since the first year when the provident fund was formed—some six years ago. Just at first there was some little grumbling, but the men seem to have taken to it better since.

92. What happens to an employé who through ill-health is not allowed to join the society: does he just stay outside, or do the company send him away?—Really, we have not had a case of that kind; no one has been refused at all, to my knowledge.

93. Are the employés who are not members of this society generally boys?—No; there are some men and boys as well.

94. Why do they stand out?—They do not wish to join.

95. Have you ever heard of any pressure being put on them?—No; not the least.

96. Do you consider the members have sufficient control over the fund to which they themselves subscribe?—I think they do.

97. Has it happened, within your knowledge, that men have dropped their subscriptions in ordinary friendly societies on account of having to subscribe to this one?—It has not been done, to my knowledge.

98. Are you a member of any other friendly society?—No.

99. *Hon. Major Steward.*] Are the employés asked to join by the management of the mills at all?—Not that I am aware of.

100. Is it the duty of members of committee to ask men to join?—No.

101. Then, they come forward themselves and make voluntary application?—Yes, entirely.

102. And, as a matter of fact, it would appear that something like 90 per cent. did voluntarily come forward?—Quite that percentage of the men. Of course, a lot of the boys are not eligible; they are too young.

103. What is the limit of age?—I really forget if there is any limit.

104. How does it happen, as you say, that they are too young if there is no age-limit?—I think I must be wrong. A lot of the young boys are not members, but I do not think there is anything in the rules to prevent them.

105. Is there any limit as to a man being too old?—No limit at all.

106. Have they to undergo a medical examination before they join?—If the committee desire it they have to do so; but we have not enforced that as yet.

107. As a rule, your employés generally enjoy good health?—Yes.

108. This Chelsea society is a branch of the Sydney society?—Yes.

109. I see, also, the society is registered in New South Wales in accordance with the Friendly Societies Act of that colony?—I believe so.

110. Has any application been made to register the New Zealand branch here?—Not that I am aware of.

111. Would there be any objection to it being registered?—I really cannot say; I do not know.

112. Now, as regards the management of the branches, it appears from these rules that the men elect the whole of the committee of management, with one exception?—Yes; the treasurer and one of the committee.

113. And he is put in by the company?—Yes.

114. And the total governing body consists of how many?—Of seven, including the treasurer.

115. Of whom the members elect five?—The members are supposed to sanction the election of the company's nominee.

116. Then, they can elect five persons outside the nomination of the company?—Yes.

117. Then, on the governing body of six the men absolutely control five votes?—Yes.

118. *The Chairman.*] Can you tell me why, when the society is supposed to be voluntary, the money is stopped from the men's pay?—It saves trouble, and the men understand it is done.

119. Does the man give notice or the secretary?—They are each given a copy of the rules.

120. Then, notice has to be given to the company to stop his contribution from his wages?—Yes; 1s. per month is stopped.

121. *Hon. Major Steward.*] We understand, to begin with, that joining the society is purely optional on the part of the men?—Yes.

122. How does the company, or the paymaster of the company, become aware of the fact that certain men have joined, in order that he may make the deduction?—The secretary of the society will give a list to the paymaster of those who are members.

123. Then, upon the receipt of that list he collects the contributions?—Yes, and pays it over to the secretary.

124. *Mr. Fisher.*] You have said to a previous question that membership in this society is optional?—Yes.

125. Then, it is not compulsory to join?—Not in the least.

126. I want you to give me your opinion as to the truth or otherwise of this statement—it does not matter who made the statement: "That there is a private benefit society established with