having been in the company's service a certain time—five years—if we leave the employ we can still remain in the society.

8. Even if you are in another service?—Yes; but it is not so with the provident fund.

9. And you found your contributions to these two funds equal to the contribution you already gave to the Oddfellows?—Just equal.

10. Still, you considered there was an advantage in belonging to the company's societies?—A great advantage. I pay into the provident 1s. per week, and at death my wife gets a year's wages at 7s. per day—that is £104; and if I leave the service within five years I get half my contribution back, and if I leave after five years I get back all I have paid in, or if I am discharged within five years I get all my money back, unless I have been discharged through dishonesty.

11. We have been informed that a lot of dissatisfaction is felt in regard to the provident fund?—Yes; but every one is in favour of the benefit society. Of course, in any case there are a few grievances of some kind in connection with this fund, and there are a few grievances, I have no doubt, in connection with the provident fund. The majority of the people over there are in favour of the provident fund, and the majority would not like to see it broken up.

12. *Hon. Major Steward.*] Then, if a witness told us yesterday on oath that nine-tenths of the men wished to get this provident fund broken up that witness was not stating what was true?—That is not the case; the majority of the men over there are in favour of it. When it was commenced I was there, and the men were not in favour of it, but Mr. Muir, of Sydney, enlightened the men more about the scheme, and they seemed to like it better. After ten years in this provident fund, if a man meets with an accident, he gets a pension, or if able to do work he gets a light job.

13. What do you mean by a pension?—So much a week, or so much a year.

14. As I read the rules, it is only a lump-sum equal to a year's wages: is there such a thing as an annual pension?—Yes, as provided by Rule 21.

15. *The Chairman.*] Are there any instances within your own knowledge of men retiring on this pension?—No.

16. So you cannot tell what the actual pension is?—No.

17. Have there been many instances within your knowledge of widows receiving sums?—My father-in-law died, and his wife had died twelve months previously to him, and the children got the lump-sum. It was put into the bank, and used as they liked to use it.

18. You think at first there was some grumbling amongst the men in regard to the provident fund, but that it was afterwards allayed: can you tell us what they thought the most objectionable points?—Some of the men belonged to other societies, and they were insured in other companies, and they could not afford to pay into this one and other insurances besides. That was the only grievance, so far as I know.

19. It was nothing in the constitution of the rules?—Nothing whatever.

20. In regard to the benefit society—not the provident fund—a witness stated that the men would be very glad if they were allowed to work the society entirely, even if the subscription were doubled—that is to say, the company's subsidy would be withdrawn, but they would have the management of the affair?—The men would find themselves in a great mess if they did so. The company have contributed—I forget how much—somewhere about £150 to our subscriptions to this branch, not to the whole society, for the year, and if the men had the whole control themselves they would be unable to meet the demands.

21. That is to say, a contribution of 6d. per week would not be able to meet all the benefits?—Not if there was a great deal of sickness, because there is not the same support over there.

22. *Hon. Major Steward.*] But the contribution is only 6d. per week now, so the position would be the same if the men only contributed 6d.?—Yes; these societies were started for the benefit of the men, not for the benefit of the company. As regards the provident fund, half the money is invested in the company and half is lent to the company.

23. Now, about the question of compulsion, and I will take the provident fund first: you are aware, I suppose, that a petition was presented to Parliament during the session of 1896, signed by one Henry McLaughlan, in which, referring to this provident fund, he said that it was compulsory for all the employés to join after they had been two years in the employ: is that so or not?—Speaking from my own experience, I voluntarily joined the society myself; and I know an instance over at the works of men who have been in the company's employ for these thirteen years, and who are eligible to join the provident fund, but they are not members. They were asked if they would join, and the benefits they would get were pointed out; but they did not join it, and they do not belong to it now, and yet they are still in the employ; and, as regards the provident fund having anything to do with the work, that is not true. The provident fund has nothing whatever to do with the work; there are men at the works who belong to the provident fund who have been discharged when the company were shortening hands, while men who did not belong to the fund were kept on.

24. You are aware of Rule 13, which says that subscription to the fund shall be optional for all other employés in the company's service, but compulsory in respect to the salaried staff?—Yes, compulsory only on the officers.

25. Well, according to the rule, it would appear that what you stated was correct — that weekly men were not compelled to join?—Yes.

26. Witnesses have given us to understand that, although not avowedly compelled to join, yet preference is given to persons who are willing to join: is that true?—I am speaking for these five years since I came from Adelaide. I was in Adelaide when one was started over there. I came back here and joined the provident fund, and there has been no preference whatever in the five years, so far as I know.