

56. What is the reason of the existence of that provision?—Well, of course, the company is not concerned on that point, and if a man is really sick, and cannot come forward for his money in that time, they would not stop it.

57. But there is the rule, you see?—The rules say every member in the company shall pass a medical examination before he joins the society, but such is not the practice, because they do not go so far.

58. *Hon. Major Steward.*] I suppose, as a matter of fact, every man who leaves the company's service after five years would apply for the money?—Of course he would—that is, if he has received no benefits out of it. Of course, he would apply for his money.

59. *Mr. Fisher.*] Can you say from recollection how many men in the works signed the petition against the Bill?—I cannot say; I suppose it might be eight or nine.

60. Against the Bill I mean?—Oh! I suppose fully 90 per cent. of the men.

61. How do you account for some, possibly a majority, of the men on the works signing a petition against the Bill and some signing in favour of the Bill?—Just to please one and please another. I know if some of these men were called up here they would go for the provident fund and not against it. Harry McLaughlan was fooled into it, and now they laugh at him.

62. Is it or is it not a fact that if the men on the works were at liberty freely to express their own opinions they would sign petitions and vote in favour of the Bill, and not against it?—If the men had liberty to express their own opinions freely in the matter they would all go and chuck the Bill out of the House, with the exception of one or two who are present in every case. The majority of the men are in favour of the benefit society and the provident fund.

63. *The Chairman.*] You are speaking entirely of that Private Benefit Societies Bill which was brought forward in 1896; but supposing the Government were recommended to bring forward a Bill to strengthen these societies which are considered to be good, and to register them very nearly as the rules stand at present, to give you a legal position, can you see any objection to that?—I can see no objection whatever.

64. The objection referred entirely to the Bill brought forward in 1896?—Yes; it was believed that if the Bill passed the societies would be broken up altogether, and that we would lose all the benefits derived from them. The company act fairly to the men so far as the societies are concerned, and the men uphold the company.

65. Have you any idea why the company subsidises so largely? Do you know what the object is?—It is just simply for the benefit of the men; they like to have the men keep in the employ of the company, and to see that they will be provided for.

66. Are you a member of the local committee?—Yes, of the benefit society.

67. Do you remember that in the previous benefit society, which was superseded by this one, there was an annual division? Do you consider that was an admirable provision, and would you like to see this society have an annual division so far as the sick and benefit society is concerned?—In the old original society, if they got behind in the funds, there would be a levy, but it was not in a good position long enough to test it.

68. *Mr. Fisher.*] You know the Bill to which the Commissioners have been referring to—the Private Benefit Societies Bill of 1896?—Yes.

69. Can you explain to us any of its provisions?—No, I cannot bring them to memory.

70. Then, why do you oppose a Bill of the contents of which you know absolutely nothing?—Well, I opposed the Bill on this ground: They tried to pass a Bill in the House to do away with our societies, and if they did away with our societies they did away with our benefits.

71. That is merely your impression?—Yes.

72. You have already been asked the question, Suppose the Bill had no such effect you would not have opposed it?—No.

73. Then, do you not think, as an intelligent man, that you should have read the Bill in regard to which you took up such a strong opposing attitude?—I read the Bill, and I read every Bill, but I do not bother about these things after twelve months' time.

74. But your opposing attitude was taken up at the time?—Yes.

75. Well, do you think it reasonable or unreasonable that you should have taken up such a strong attitude against a Bill of the contents of which you really appear to know nothing?—The Bill that went before the House last year was to put down these private benefit societies.

76. It was rather to strengthen them I thought?—We did not think so. If the Bill had passed it would have done away with our societies, and we would have had to join some other insurance companies and benefit societies, and pay higher premiums.

77. *Hon. Major Steward.*] You say positively the Bill would have done that. There is the Bill, will you point out the clause that would have done that?—It says every benefit society shall be registered three months after the Bill passes.

78. You see that Bill only prohibits making membership of these societies compulsory; you say your membership is not compulsory?—Yes.

79. Then, how on earth could it have put an end to any of your benefits?—I have no objection to the society being registered, but the company seems to have an objection. I do not know the reason why.

80. Is it not, do you think, because, if these rules were registered, the company would have to contribute, instead of it being optional now?—The company would not contribute anything to it if it had to be registered.

81. Why?—Because the Government would have taken it out of their hands.

82. Taken what out of their hands?—Taken the power out of their hands.

83. Then, you think they wish to retain the power to withdraw their contributions?—Of course, they control the provident fund of the society.

84. Supposing those rules were registered?—I do not think, myself, the company would have anything to do with it.