

10. But supposing a farm-labourer, after his work is over, goes away to a dance at a town ten miles off, is he still covered?—He should not be, but he generally makes out that he is doing something for his employer. That was the result of the decision in the case mentioned. It was held by the Court that even if he was dancing with a young lady and fell down and broke his leg, his employer might still be liable.

11. *Mr. Laurenson.*] You say there is dissatisfaction with the decisions of the Arbitration Court?—Yes.

12. But is there not dissatisfaction with the decisions of most Courts of law?—Yes.

13. In reference to the time during which the employee is covered, are you aware that a decision was recently given by the highest Court confirming the decision of the lower Court, which made a railway company responsible for an injury received by one of its employees when going to his work?—That is always so as far as railways are concerned. There have been other decisions before that one.

14. The case was carried to the higher Court by the company because they did not think they were liable?—Yes, but the company was liable.

15. I want to ask you, Mr. Ballinger, a question. Mr. Goldie said that the Court should be able to give a decision in regard to a greater sum than £200, and also that there should be a right of appeal, and that the fees should be lowered in order to reduce the cost of litigation; but you can understand this position: that if we allow the right of appeal, eventually the man who gets on top is the man who has the longest purse?—Perhaps; but I think the unions are the people who have the longest purse.

16. Do the unions support an individual in carrying his case through the Court?—They do, and I know of one case in which a union took up the case of a young man who did not belong to the union.

17. You said that the rates were now £1 6s. per £100. Before the Workers' Compensation for Accidents Act came into force, what was your custom in case any of your men met with an injury during work?—Before the Act came into force we paid for the whole twenty-four hours out of our own funds. That was before we paid the 11s. per £100 for insurance. When that Act came in the insurance company would not take us for the twenty-four hours, and told us we had no right to insure men when they were not working for us, and now we have to pay £1 6s. instead of 11s.

18. Was that before there was any law compelling you to pay?—Yes. Years ago we had a Sick and Accident Fund, to which the employer contributed 10 per cent. Out of that fund the men got so much per week in case of sickness or injury. I think it was £1 for the men and 10s. for boys, and they contributed 6d. and 3d. respectively to the fund each week. It was a friendly association, and it worked splendidly.

19. If you have, say, fifty men in your employ, and you pay £1 6s. per £100 a year to cover them, that would come to £75 a year. Would not that be lower than what you paid before the Act came into force?—No.

20. Is it not more satisfactory to have a law compelling an equitable distribution of these funds? Take the case of the avaricious employer, who will take no risk if a man is laid up by sickness or injury, is it not necessary to have some such provision in his case? And does not the law help the generous employer as much as the other?—Well, we do not like being told we must do a thing; we like to have a certain amount of freedom.

21. Altogether, you object to the Arbitration Court?—We object to the thing not being carried on through the ordinary process.

22. Have you any suggestion to make by which we could do justice, and at the same time save the enormous expense of the ordinary Courts?—Lower the fees. I see Sir Robert Stout said the other day that the ordinary Court fees practically paid the whole of the expenses of five or six Judges, so they must be very high. In the case of the Arbitration Court the fees do not go to the Court; they go to the unions. Of course, in the majority of cases the union wins in that Court.

23. *Mr. Kirkbride.*] With regard to the raising of the rates of insurance I should like to ask you a question. What is your occupation, Mr. Ballinger?—I am a plumber. I may say, however, that the insurance we have taken out covers more than those who are employed in the plumbing-work in our establishment. We are building just now, and we have a policy which covers those who are working on the building as well as those who are working in the ordinary business.

24. I think, Mr. Goldie, you are a timber-merchant?—Yes.

25. What is the rate of insurance paid for bush-fallers?—I think it is £5 6s. per £100.

26. And for mill-hands?—I am not quite certain, but I think it is about £3 6s. The rates are so high that we do not pay the insurance companies, but we lodge in the bank £900 to meet any losses that there may be. We are informed that at the end of the year there will be a saving of something like 50 per cent. I am informed that in the case of those who insure with companies the cost with one is 32 per cent. and with another 48 per cent. We think, therefore, that instead of going to such expense it is better to pay a clerk a small extra salary to look after these things. It is almost impossible to ascertain what is the real expense you are put to when you insure with a company, because they simply publish the expenses incurred in the office, without taking into consideration the outside expenses. I think that the charge for insuring with the Government Department would be about 48 per cent.

27. Are there not four firms in Auckland who cover their risks in the way you describe?—Yes. We pay our money into the Bank of New Zealand.

28. Do you know of any sawmilling companies who do not pay for insurance, but prefer to run the risk of having to pay for injuries themselves?—As far as I know there are none in Auckland. We are all insured in the way I say.

29. I have heard from M and Broadly that they are not insured. They say that it would cost them £400 a year, and they prefer to run the chance of losing their money in another way?—