

building operations, and when their work is finished they are put off, and men who are employed on such a job are not encouraged to join.

61. In the case of men who have been six months with you, but owing to depression have dropped out, in the event of being reinstated are they allowed to continue to contribute to the fund?—If they have been members before there is a rule providing that they can be reinstated within twelve months by paying up the back amounts with interest.

62. Then a break can occur in a man's contribution which he afterwards can make good?—Yes.

63. *Mr. Poole.*] In connection with the Provident Fund, in the case of dismissal what is the financial position of the person dismissed?—In a case of dismissal at any time he receives back all his contributions without interest.

64. Have you heard any expressions of disapproval at all with respect to the operations of this fund?—At the inception of the fund the men did not properly grasp the position. That was years ago. But as time has gone on I have heard very little about it.

65. Is there a general expression of satisfaction with regard to it?—There is a very strong expression of satisfaction on the part of a number of the men.

66. *Mr. Bollard.*] In the event of death, in the case of a man who has contributed 1s. a week, how much would his relatives get from the Provident Fund?—£104.

67. Would the proportion be the same supposing the deceased had paid half-a-crown a week?—Yes, the same in proportion.

68. *Mr. Barber.*] How many employees are engaged by the company?—The number fluctuates considerably. Referring to regular employees it is very little more than the number subscribing to the Benefit Society. There are only about five or six who are not members of the society.

69. How many would they amount to?—About 320.

70. Is that the total number throughout Australasia?—No; that is the total of the number in New Zealand.

71. *Mr. Alison.*] Is a continuation of the contracting-out system a matter of advantage to the company?—It would be a matter of choice to headquarters whether they would take on the responsibility which the Act would throw on them, and in addition subsidise these societies; but I understand it is not intended to do so. If the Bill is passed as at present introduced the company will consider its responsibility to the employees satisfied by observing the Act, in which case it will be a great deal cheaper to the company to come under the Act. It is no monetary advantage to the company at present.

72. In that case it would be a loss to the workers employed by the company if the contracting-out system were set aside?—A very severe loss.

73. Is there more than one workers' union connected with the company?—I think there are ten or twelve unions altogether that we have to deal with.

74. Have meetings of the workers been held with reference to the Bill and the clause affecting the Benefit Society and the Provident Fund?—Yes, on various occasions.

75. Has every worker had an opportunity of attending those meetings?—Yes.

76. And what has been the decision arrived at at the meetings held?—The decision in the case where a certificate was applied for to the Conciliation Board was that there was a large majority in favour of the certificate being granted to allow them to contract themselves out of the Act. At the last meeting to consider the Bill there was a unanimous vote in favour of asking you to get the contracting-out clause included in this Bill, so that it should not touch the two societies; and not only so, but the meeting was very enthusiastic.

77. What was the amount to the credit of the Provident Fund?—In 1907 it was £208,971; but I would like to mention that probably the excess of revenue over expenditure would for 1908 be something like that of the preceding year, in which case there would now be £20,848 added; and in addition there would be close on £20,000 at the end of this month coming to the Provident Fund, so that at the present time I should not be wrong in saying that the funds to the credit of the society would amount to about £250,000.

78. *The Chairman.*] And what funds are credited to the Sick and Accident Fund—is it treated as a whole?—It is treated as a whole, but also the accounts are kept individually. The Sick and Accident Funds are pretty well used as available, so that the amount to credit in 1907 was only £10 16s. 2d. in Auckland. The other branches have generally more to their credit than the Auckland branch. There is provision in the Benefit Society that in case one branch gets into trouble it can be helped by another branch.

79. What you desire is that clause 56 of the Bill be deleted?—That clause 56 be deleted and the contracting-out clause in the existing Act be included in the new Act. The contracting-out clause provides that if the workers are not satisfied with the benefit they are receiving from the societies they can apply at any time to the Board of Conciliation, and if the Board so decides the certificate may be revoked.

80. *Hon. Mr. Millar.*] I think you said that it was optional and not compulsory on the men to join this Provident Fund?—That is so.

81. Do you know that the very first rule in your book says that they shall?—Yes, I was wrong there. I had the men in my mind, and not the officers of the company.

82. It is compulsory practically on every man under the age of thirty-five, under certain examinations and after being placed on the salaried staff?—That is the salaried staff; it is optional with the workmen.

83. And if this clause is passed the company may carry on the Provident Fund—that Act does not affect that particular portion at all?—Yes, they may.

84. This branch of the business is purely for a Pension Fund?—Yes, and insurance.