

85. The whole principle apparently is the Pension Fund?—It is equally an insurance—for death and a pension.

86. That is not affected by the Act at all?—It practically will be affected by the Act.

87. Only to the extent of the salaried officers?—No. The company could not be expected to have the responsibility of the accident law and subsidise these two societies.

88. It is optional now?—Yes.

89. Do you know of any other companies that are doing exactly the same thing as your company and are still under this Act?—No.

90. Are you aware of any insurance and other companies which have Superannuation Funds? I do not know of any.

91. You would not deny the fact that there are concerns amongst the companies doing business outside of Australia which, while having their own Superannuation Funds, still have the Compensation Act in force?—Applying to workers?

92. Yes. I understand you to say that so far as you know there is no opposition to your fund?—There has been opposition in the past, so far as I have heard from rumours. There is a little opposition now, but I believe it is very little.

93. You have heard of the Chelsea Sugar Workers' Union?—Yes.

94. Has that union ever indorsed the opinion that the Benefit Fund should be kept going?—I could not say.

95. Did you not second the resolution that Mr. Alison should be asked to take every step possible to have this clause cut out of the Bill?—Yes, I moved that resolution.

96. And the men were asked to vote on it by show of hands?—By voice.

97. Do you think that represented the true opinion of the men?—I believe it represented the opinion of a great majority.

98. Would you be surprised to learn that the scheme has been opposed and is now opposed by the Chelsea Sugar Workers' Union?—I could hardly credit that. There were a large number of members of the Chelsea Workers' Union present, and some who spoke strongly in favour of the scheme, and I cannot believe that those men would speak like that and then vote against it in their union.

99. My advice is this, that the Chelsea Workers' Union desire the clause to remain in the Bill?—I do not know what sort of a meeting they must have had to pass that.

100. Can you give me your wages-sheet at the Chelsea Sugar Works for the year?—I have not got that here.

101. Under this Benefit Fund of yours what is the maximum amount paid to a man at death by accident or anything else?—£15.

102. If he was in receipt of £2 2s. a week what would his relatives receive under the Act?—Up to £300.

103. Three years' salary—and yet you say this is a greater benefit than is provided by the Act?—Yes. It is important to report the reasons which I gave, as follows: No scheme can meet every contingency of life. The Benefit Society meets every contingency that the Act meets, and if the compensation in rare cases is not so great as under the Act that is more than compensated by the fact that the society meets perhaps fifty cases for every one that is met by the Act.

104. Can you tell me what premiums you will have to pay under the Act to insure the men at your works?—No.

105. I will show later on approximately what the wages are and what the premiums would be to be paid by the company under this Act, although the company may withdraw their pound-for-pound subsidy, which amounts to £150 in a year; at no time has it exceeded £175—the maximum amount ever subscribed to this Benefit Society—all of which benefits can be obtained by the members themselves from any other benefit society?—At a cost of four times the subscription.

106. Oh, no! and then they are not absolutely covered. You take to yourselves power to throw a man out if he has been twice ill—you have more stringent rules in this society than have any other benefit society?—The men are very well satisfied with them.

107. I see there is one provision in these rules which is as liberal as any in an ordinary benefit society: You give a man from 10s. to 12s. 6d. a week, but then you take the right to deal with him as you think fit. He is getting that for 3d. a week, for which he would have to pay about 1s. per week in an ordinary benefit society. If the company withdrew its subsidy from a branch and it was closed there would be no injury to the men so far as the accumulated funds are concerned, because there are none?—That is so; there are no accumulated funds.

108. Is your company allowed to contract itself outside the Act in Australia by the local Acts?—I cannot say.

109. Do you think it is right that you should have the right to contract yourselves outside of an Act of Parliament?—If the workers think they can get more benefit by it I think it is right.

110. If all the unions to which these men belong carried a resolution opposing this scheme of yours, would you think it was unfair then to continue it?—We could not continue it, because our certificate would be revoked. It is only because the men voted for it that we got our certificate.

111. In five years you could not get your certificate renewed because there will be no Conciliation Boards?—I suppose there will be something to replace them.

112. In your opinion you consider it is an advantage to the men to work under this system?—Yes, the Provident Fund and the Benefit Society, or either alone. You cannot meet every possible contingency of life, but these do meet every contingency that the Act meets, although some not in an equal degree. In one respect it is a good deal inferior to the Act—in the case of death by accident—but there are fifty other mishaps that the society would meet and relieve.

113. Parliament some time ago declared that there should be no compulsory membership in a private friendly society—that is, a friendly society run by the owner?—I understand that.