the £100 has not cost us more than 8s. per year per member, and if you compare that with the cost of obtaining £100 in any life-insurance company run on retail lines you will find that in our case it costs very much less. The premium for a person at the age of thirty to obtain £100 at death amounts to £3 5s. a year in the A.M.P. Industrial Insurance Office. Our members look to this system as their sheet-anchor, and would take it as a very great hardship if any legislation were passed preventing us continuing it to those not only in the order, but extending it to those in any new branch of the society. If clause 16 is passed, we shall, under subsection (3) of section 103, have at once to strike the provision for this system out of our rules. According to clause 16 we shall have to satisfy the Registrar as to the exact amount a member has to pay each successive year, and we could not comply with that provision, as it would be impossible to do so, and consequently we should be called upon to strike that system out of our rules. Clause 15 we consider to be a drastic alteration in connection with the law regarding friendly societies. Hitherto the principle has been that a friendly society should be allowed to manage its own affairs. It is provided in the present Act, section 5, clause (*c*), that the Registrar shall "cause to be constructed and published tables for the payment of sums of money on death, in sickness, or old age, or on any other contingency forming the subject of an assurance authorised under this Act which may appear to be calculable: Provided, nevertheless, that the adoption of such tables by any society *shall be optional*." Clause 15 of the present Bill changes that, and makes it compulsory, and I think that is an alteration which should not be entered upon without very serious reason. In describing the functions of the Registrar, the guide-book, issued by the English Friendly Societies' Office for the information of officers of such societies, says, "As regards the wisdom or unwisdom of the conditions under which a society is to be carried on, the Registrar has absolutely nothing to say"; but the Bill now under consideration gives the Registrar everything to say, and practically creates him a Director or General Manager of Friendly Societies, and takes away at one fell swoop the existing Magna Charta of friendly societies—viz., the right to manage their own affairs. If the societies had got into such low water that there was practically no capital left there might be some reason for it, but when we find by statistics how sound the New Zealand societies are as compared with societies in the other colonies it is a different matter. By such a comparison we find that New Zealand is absolutely at the top of the tree. The following figures are taken from the Registrar's report for the year 1907: Western Australia—Number of members 13,925, capital per member £6 19s. 11d.; Tasmania—members 16,500, capital per member £8 12s. 2d.; New South Wales—members 103,041, capital per member £9 8s. 6d.; Queensland—members 32,164, capital per member £11 3s. 6d.; South Australia—members 49,253, capital per member £13 14s. 8d.; Victoria—members 111,557, capital per member £14 11s. 7d.; New Zealand—members 51,103, capital per member £19 13s. 6d. This shows a tremendous jump in the amount of capital per member in New Zealand over the best of the Australian States, and we think the friendly societies here have shown that they are quite able to look after their own affairs. The financial position certainly does not seem to warrant any such drastic interference as is proposed in this Bill. It proposes to make compulsory what hitherto has been optional, and to give the Registrar practically everything to say. It is an alteration which we think there is no call for. A strong attempt was made in 1905 to get the Imperial Parliament to pass the same provisions, but it miserably failed. A large society, having failed to get the Government to bring in a measure, tried to introduce it themselves, but were informed by the Government that it would provide no facilities for doing so. The matter was brought before a conference representing three and a quarter million members, and they refused to have anything to do with it. It seems to me that there is only one society that really wants these alterations made, and, seeing that the matter is such a vital one, I think we are justified in endeavouring to find out what is at the bottom of the desired change. In the *Friendly Societies' Gazette* for March, 1906, we find the report of the annual meeting of the Independent Order of Oddfellows, M.U., which was held in Wellington on the 19th February. The chairman's address is practically taken up with references to our death-levy system, and he gives a table showing the relative positions of the M.U., A.O.F., and U.A.O.D., with regard to the number of members and the increases. After making a comparison he says, "It will thus be seen that during the two latter years (1902 and 1903) one of the kindred societies shows a greater increase in membership than our own society, and a greater percentage of increase in all three years. While these figures are not such as to give us cause for alarm, they nevertheless call for our serious consideration. The first question which naturally suggests itself to the mind is, we are being outdone? if so, why? In view of the figures before us, the first can only be answered in the affirmative. We have therefore to seek the reason. I cannot but recognise the fact that the system recently adopted by a kindred society of levying each member a certain sum on the death of a member has found favour in certain quarters, and has led to an accession of members." He goes on to say, "In view of possible legislation during the coming session of Parliament it is our opportunity to secure, if possible, those amendments in the Friendly Societies Act of 1882 which we consider desirable, not only in the interests of our own society, but of friendly societies in general." The table quoted shows that the Druids had drawn into its ranks a far greater percentage of new members than either the Manchester Unity or the Foresters had done, and that position had been greatly accentuated since. While he says the figures are not such as to give cause for alarm, he asks the question, "Are we being outdone? if so, why?" and we submit that this is the reason for the proposed alteration in friendly-society law. He says the answer to the question is "Yes," and then proceeds to give a column of his address to a description of our death-levy system. The system does not commend itself to him, and he "does not recommend the Manchester Unity to take it on." But what we object to is the declaration that they must aim to secure for all friendly societies a dead level of uniformity, and that they must secure for all friendly societies such legislation as they (the Manchester Unity) think good for