

Zealand Population Table. The Registrar explained that this had now been altered. I do not presume to have exhausted the whole of the points which may be urged in connection with this matter, but what I have said leaves it open to the suggestion that the actuarial scale is too high, and that we should not be compelled to conform to it. It seems to me that this intended legislation will transform the friendly societies into something else altogether. Friendly societies are formed on terms agreeable to their members, who are allowed to join together with a view of helping one another according to their rules. It is quite a voluntary thing, and we have not even power to sue a member for overdue contributions. Every member who joins is entitled to the benefits of the society if he pays up, and if he runs on for a time without paying up we cannot sue him, as it is against the law. As to passing legislation to make the societies work on uniform lines, that would strangle all possibility of progress on new lines or ideas. There is not a friendly society going—even that which is asking for this change—which has not started some idea in a rough-and-ready way. Societies work away at these ideas and eventually put them on a safe workable basis, but this alteration in the law will prevent them doing anything except what is approved by an Actuary. Even the Manchester Unity, it is admitted, started its Widows and Orphans Fund in a voluntary sort of way. For thirty years the members carried it on in a voluntary manner, and if this Bill had existed at the time that praiseworthy proposition would probably have been strangled at its inception. To-day there is in England a society called the National Deposit Friendly Society which has taken up a scheme out of the ordinary groove of friendly societies generally—a combination of friendly society and savings-bank—and which has become popular with the British public even to a greater extent than our death levy has done here. That society was an object of envy to the other societies, and one society sought, by similar means to what is proposed in this Bill, to harass if not to destroy it. But they failed, and the late Chief Registrar of Friendly Societies, now Sir E. W. Braybrook, speaking on the subject of “Institutions of Thrift,” said, “I must not forget that in many parts of the country, and especially in Liverpool, the class of friendly society that, instead of accumulating its funds, hands each year’s surplus back to the contributors, and thus virtually commences a new existence each year, called in the North usually “tontines,” and in the South “slate clubs,” is vastly more popular than the permanent society. This is felt to be so great a grievance by the permanent societies that I am told they have actually drawn up a Bill to prohibit the registry of societies of the dividing class. I am sorry to hear it. People are not driven into dividing societies by force or fraud. They join them because they prefer them to the permanent societies. They know their own business perfectly well, and they prefer the plan of having their money returned to them for their own use, to the plan of leaving it in the hands of the society to accumulate for future years. What is there immoral in that? What right have the permanent societies to interfere with the freedom of others by prohibiting it? All that is best in them is due to the freedom by which they have been allowed to work out their own salvation. Why should they, at this time of day, ask for protection against trade rivalry, and ask that every society, forsooth! must obtain the certificate of an actuary approved by the Registrar, and tax itself with the payment of such fee as the select bodies of actuaries so approved may exact? What would they have said if such a Bill had been introduced by the Government? They would have risen as one man to repel such an assault on their freedom. The dividing society deals honestly with its members and satisfies them, and no one else has any concern in the matter.” That principle is, I say, exactly the situation with us. We have a system which appeals to a large number of members—which appeals and draws into our societies a large number of persons who would not join any other society at all. I admit that we are getting members.

11. *Mr. Wood.*] You do not object to other societies doing the same thing?—Certainly not. They have the same chance of taking up the scheme and getting members as we have; in fact, I am told that, unless this Bill strangles us, other societies are going to take the system up. Although they are willing to strangle it now, they are yet going to adopt it if it is not strangled. One member told me yesterday that, unless this Bill stops us, he is going to join our society, but I said, “I do not think we will take you.” It has been stated that clause 16 was asked for by the Friendly Societies’ Conference, but I cannot find a word in the proceedings of the Conference to show that. I read the report of the proceedings, and cannot find one reference which would suggest clause 16. I might say that the levy has been in force for fourteen or fifteen years. Members have been paying into it, and naturally expect the benefits under it, would be paid on that account; but if this Bill passes, their contributions will be practically confiscated. There is no question that the result of the scheme has gone as a perfect godsend to many a bereaved home, and the idea was adopted for the benefit of members who might strike adversity. Now, forsooth! it is proposed to subject a benevolent principle of this kind to cast-iron actuarial tables. It seems to be an unwarrantable interference with friendly societies as constituted, and I say that there can be no question that the successful working of the levy system in connection with our society is the top and bottom of this proposed alteration in the law. It is a matter of jealousy. We have no objection—never have had—to any other society adopting the same principle. If evidence is brought before this Committee and before Parliament to show that the principle of clause 15 should go into the Friendly Societies Act, we must in justice to the members of our society say that we are opposed to it, and every lodge in the district has wired to us to strongly oppose the inclusion of this clause. The continuation or prohibition of the death-levy system is no “academic” question with our members, and it will be a very sore point with the 13,000 Druids of this Dominion, and to their wives also, if the system is interfered with. If evidence is brought before Parliament to induce it to retain clauses 15 and 16, we ask, at any rate, that provision shall be made against any interference taking place with our present rules and system, or with our future liberty to take in new members and open new branches on conditions allowing us to pay out a