chester Unity; for 1902, for the Druids it was 0·73, as against 0·24 for the Manchester Unity; for 1903, for the Druids it was 110, as against 0·44 for the Manchester Unity. The Manchester Unity, you will see from extracts of their meeting in 1906 (already given you by Mr. Bold), have taken our levy very much to heart, and are trying their best to kill it by quoting some American scheme, of which they can furnish no particulars. I can assure you, gentlemen, that I feel very strongly in regard to the question of the death levy, because I know the benefit of it, and I do not see where this so-called octopus is to come in at all. We do not require to build anything up. It is simply a levy made and paid when a member dies. On the death of a member the secretary of the lodge sends in a claim to the Grand Lodge. The Grand Lodge takes from the previous quarter's returns the number of members, and decides what each lodge has to pay. The amount is immediately paid over to the lodge, and the friends of the deceased member get their money at once. Our rules at the present time make provision for levying our members should the funds come below a certain point through epidemic or otherwise. If section 16 is passed we shall be debarred from imposing this levy.

THOMAS WALKER examined. (No. 4.)

1. *The Chairman.*] You reside, where?—Christchurch.

2. What are you?—I am district secretary of the Druids in the Canterbury District, and for twenty-eight years secretary of a subordinate lodge. I do not wish to detain the Committee any longer than I can help. I think everything has been said that can be said on our behalf, and it is therefore not necessary that I should go over the same ground. I would like, however, to emphasize the feeling with regard to clause 16. In my district we have only had the levy system in operation for two years, and the members are so infatuated with it that they would not discard it on any account. They realise and appreciate the benefits of it. On the question of the annual returns, I think it would be a very good thing to make the clause read, instead of the 30th December, the end of the lodge's financial year. In the Canterbury District we have had the November quarter for a long time, and have always found it a great annoyance to make out two balance-sheets for the year. Mr. Mason always took our annual balance-sheet, but when Mr. Leslie took the office of Registrar he made us prepare the two balance-sheets. It is hard work on the secretaries, and if they put it off to the 31st March the Registrar gets on their track. If the clause were modified to make the period at the end of the lodge's financial year the secretaries could polish the work off in almost next to no time.

3. *Mr. Hayes.*] With regard to the operation of clauses 15 and 16, I suppose you know they do not touch the existing branches in the districts, nor future members in those districts?—Yes, but the trouble is that they will touch the new branches. It will be a knock-out for them.

4. Yes, but it does not touch future members in the existing lodges?—But by affecting the new branches it affects the old ones.

5. Yes, it attacks the whole system in that respect?—That is so.

JOHN N. GRANT examined. (No. 5.)

1. *The Chairman.*] What are you?—Grand secretary for the Grand Lodge of Druids in the North Island. We desire to run our society on business lines, and to conduct it in our own manner. We do not want to be told by the Registrar what we are to do, and if this Bill is passed the Registrar will practically have the whole conduct of our affairs. We shall practically have nothing to say.

2. What is done with the 6d. collected as a death levy?—The whole amount goes to pay the death benefit. Nothing is deducted in the way of printing, stationery, advertising, salaries, rents, or for the general management of the fund. The whole of these is borne by the ordinary Management Fund of the Grand Lodge. In the case of the Equitable Life Assurance Company of New York, which was reputed to be the richest insurance company in the world, but has since failed, why did not our Government take steps here to inquire into the operations and solvency of the life insurance company in New Zealand? With reference to the annual returns, we think these should be made at the end of the financial year of the society. Making up these returns in the case of my society, which finishes its financial year at the end of November, will cause a lot of trouble. My subordinate secretaries will have to make up two balance-sheets, and have two audits where one would do if the returns were accepted at the end of our financial year. The reason why we make the end of our financial year terminate in November is because our members are generally travelling during Easter and Christmas time, and we therefore found it advisable to dodge those two months, by making the quarters end in February, May, August, and November instead of March (Easter affects that quarter), June, September, and December. The Christmas holiday would be sure to fall on one of the holidays.

FRIDAY, 11TH SEPTEMBER, 1908.

WILLIAM JESSEN examined. (No. 6.)

1. *The Chairman.*] Whom do you represent?—I am parliamentary agent for the Wellington District of the Ancient Order of Foresters, representing 4,500 members.

2. Are you instructed by that body to appear here?—Yes.

3. Will you just make your statement?—With regard to clause 15 of the Bill, I was a member of the deputation which waited on the Premier to urge the addition of a clause which would provide that future members should contribute sufficient to secure the benefits provided for them. I was not present at the time the resolution was passed, but, after conferring with other members, they