quite approved of my action in this matter. If the Actuary is of opinion that the present contribution is not sufficient it stands to reason that the present members are not paying enough, and wherever there is a lodge or district that has not been returned as worth 20s. in the pound it would be most unfair to future members, because there would not be sufficient funds to pay their sick and funeral benefits. Present members have to make their claims before future members, because as they get up in years they are more liable to sickness, and they would swamp the funds. Consequently I suggest that the contributions of future members to the Sick and Funeral Funds should be kept separate and only drawn on for their benefit after the Act comes into force until such time as the combined funds are valued by the Actuary at 20s. in the pound, when the funds could be amalgamated. This would really mean that the future contributions would be quite sufficient to meet all possible claims by members. I should also like the Actuary to supply each branch and district with a table showing what was required to give the benefits—first, what would be sufficient to pay £1 per week for the first six months during illness; second, how much would be required to pay sick-allowance for the second six months' illness—because all the orders pay on a different scale for the second six months; third, how much would be required to pay the sick-allowance for the remainder of the illness; fourth, how much would be required to pay the funeral benefit for members; and, fifth, how much would be required to pay the funeral benefits for members' wives. It may be argued that different orders pay different amounts for benefits, but the Actuary would only need to state how much would be required for certain benefits, and the details could easily be worked out for the different orders.

4. ***Mr.*** *Hayes.*] That has already been given in the Registrar's reports at different times?—We have never had it. I would ask that the Actuary should make his tables from New Zealand experience. This is a very important matter.

5. That is now done?—It has not been done hitherto.

6. It was not done prior to 1906, but is done now except for over age 70?—I was not aware of that. Would that be a graduated scale?

7. Yes, for sick and funeral benefits?—With regard to clause 24, which provides for the registration of rules, I ask that consolidated rules, when containing no unregistered matter, shall be registered on application.

8. That rules submitted may contain matter which has not been registered?—No, only containing matter already registered—that the rules when corrected should be registered without comment from the Registrar. With regard to clause 32, which provides for voting by proxy, we ask that such a thing be not allowed in any society. As a rule the number attending lodge-meetings is very few compared with the total membership, and if proxies were allowed it would mean one man collecting proxies and swamping the meeting, and getting his views adopted in opposition to those who take great interest in lodge matters. With regard to subsection (2) of the same clause, this would be all right if it would not prevent a lodge secretary from being a district trustee, or a lodge trustee from being secretary of a district. As the section reads now he cannot occupy those two positions.

9. It does not mean that: it is only confined to the lodge or district, not the branch?—That would be satisfactory.

10. *Mr. Wood.*] I understood you to say you waited on the Premier with regard to clause 15 being put in the Bill?—Yes.

11. What was the object of putting that clause in?—In order to provide sufficient funds to meet the claims of members.

12. You also said you would like to get a valuation and that every lodge should be valued at 20s. in the pound per member?—That each lodge should keep a separate fund belonging to new members until the combined valuation reached 20s. in the pound.

13. How long has your lodge, the Foresters, been in existence in New Zealand?—About forty-four years.

14. What is your accumulated wealth?—Some £80,000.

15. Does that represent over 20s. in the pound per head?—I do not think, according to the last valuation, there was 20s. in the pound; but that is six and a half years ago. We only got the valuer's report about two years ago, and by delaying it that long it does not carry the weight it would carry if made within twelve months.

16. Have you got a graduated scale of contributions in your lodge?—Yes, but it is hardly satisfactory.

17. But you have the power in your own hands to make a graduated scale annually if you choose at every district meeting?—Only triennially.

18. Could it not be done triennially?—Yes.

19. And you do not do it?—No, it should be made compulsory.

20. You want the Government to force the lodges to do things instead of allowing them to be free to work among themselves—to say these things shall be compulsory according to law?—Yes.

21. Do you agree with the clause giving the Government power to step in and audit the accounts?—Yes, to a certain extent—if it does not carry too much expense. If you put the expense of providing an auditor for every small lodge it would kill many.

22. You approve of it if the Government undertake the audit?—Yes.

23. You wish the Government to take away the mutual understanding between the lodges in regard to certain contributions, so that you will have no voice in the matter and nothing but the law of the country?—It is in order to protect members and insure that they shall get the benefits promised.