24. But you must know, as an old society-member, that up to the present time there is about £1,100,000—I am speaking from memory—lying in the funds, taking the collective lodges of New Zealand, which has been accumulating from the beginning in the Dominion and is still accumulating?—Yes, I am aware of that, but we have been working on similar lines to those of the Old Country. We claim that New Zealand is a healthy country, and consequently the same contributions are not required.

25. *Mr. Hayes.*] The New Zealand experience shows that the societies' contributions must be heavier than they have been. The mortality is lighter and the sickness is heavier?—Is it?

26. *Mr. Wood.*] How many lodges have ceased to exist in consequence of the want of further contributions?—Not one, but we want a true table to show us what is required.

27. Does not this show it to be a true table?—About five years ago we increased our funeral benefits, and we went by our experience in forty years, by which time we had accumulated £10,000. We had a table of contributions for that fund, and increased the benefit to £50 without increasing the benefit to the member's wife. We based it on the 40 years' experience, and when we asked the Actuary's opinion he gave us a table providing for four times as much as we had decided to pay. That was going by the official tables.

28. *Mr. Jennings.*] Have you been long in a friendly society?—About twenty-four years.

29. What is your opinion with regard to investing lodge moneys in landed property? Have the investments always been successful?—As far as I am aware the money has always been secure.

30. Have you any knowledge of what the lodges have lost through investments in property?—To my knowledge nothing has been lost at all.

31. *Mr. Stallworthy.*] You seem anxious that the new members should have their benefits kept separate; you are also in favour of a compulsory graduated scale of contributions and Government audit. These matters have been urged, I presume, in your society before and opposed pretty strongly?—Yes.

32. Your desire is only to insure the beneficial soundness of your society?—Yes.

ARTHUR LEIGH HUNT examined. (No. 7.)

1. *The Chairman.*] What do you represent in friendly societies?—I represent the I.O.O.F., American Constitution—the American Order of Oddfellows.

2. Are you a member of the Parliamentary Committee?—I hold the position of parliamentary agent of the order for the whole of the Dominion.

3. Do you hold any particular office?—I am treasurer of the local Southern Cross Lodge.

4. Have you had a Committee sitting in Wellington to consider this Bill?—Yes, we have had an executive of parliamentary agents representing the different orders and different branches, and we have gone carefully through the Bill.

5. What is the membership of your order here?—3,915.

6. Will you tell the Committee what the views of your society and the Parliamentary Committee are in connection with this Bill?—I might say that I shall also speak on behalf of the other representatives here, because I am chairman of the Association of Parliamentary Agents, and I would like, if in order, to give you some figures in connection with that executive. The executive consists of representatives of seven different orders. We directly represented 33,213 members, but I think we can fairly claim to have represented at least forty thousand, because there are quite a number of separately registered districts which practically left the matter to the larger bodies. I think we are quite safe in saying we are speaking on behalf of forty thousand out of the sixty thousand friendly-society members in the Dominion. We have submitted a copy of the various amendments to the Bill we decided on to the Premier. The most important clauses in the Bill, to our mind, are clauses 15 and 16. In connection with clause 15, I wish to point out that this clause only provides for adequate contributions in the case of new societies; it does not affect existing societies or new branches of existing societies. Now, at the Conference which was held in 1906, which was representative of every society in the Dominion and of forty-five thousand friendly-society members, a motion was carried to this effect: "That no society be allowed to carry on business without having an adequate scale of contributions commensurate with benefits proposed, and approved of by a competent actuary, which (scale of contributions) shall not disturb the contributions of existing members, but shall be brought into existence on a stated date, and shall apply to all those joining after that date." We consider this a very important matter indeed, because as the clause stands it will only apply to new societies, and in this Dominion we are not likely to have many new societies, because the existing societies have ramifications all through the newly settled districts. It is likely to affect only a small number of members for many years to come. To give you an idea of how few are members of new branches I will take my order, which during the last eighteen months has introduced 1,900 new members, 250 only of which have been members of new branches. However, we strongly advocate that this shall apply to new members of existing branches; we do not want to violate any contract which has been entered into. We think time will efface anything in that direction. It will entail no hardship on present members, but if it includes new members of existing societies it must benefit all. This proposal was carried by the Conference on a voting basis of 30,549 to 8,541, so that we had an overwhelming majority of nearly four to one to apply it to new members of existing societies. There is provision in the same clause whereby any society having an adequate scale of contributions can apply for a certificate of adequacy of contributions. This no doubt is a very good thing in its way, but we think it would only work out satisfactorily where the new entrant was sufficiently wide-awake to make inquiries as to whether the society had the certificate. As a matter of fact, the young men who join our societies make little or no inquiry, but are very often induced to enter by friends without knowing anything about the financial position. We therefore do not think it would carry much