

I just simply make this note: that the Government themselves put this section into the Bill, and, as Mr. Hunt wisely said, he supposed they had good reasons for doing so and hoped they would show good reasons before taking it out. My society is strongly in favour of the retention of this section, because, on the broad principle which has been mentioned, if it is necessary to have adequate rates of contribution for the ordinary benefits offered—that is, the sick and funeral benefits which all the societies provide—as drawn up by the Actuary, it is equally necessary that there should be an adequate rate of contributions for the increased funeral benefits offered by this particular society. We do not claim anything further than that. We just desire to give the Government our very hearty support in reference to this particular section. With regard to the other matters, as I have already stated, Mr. Hunt has so fully covered the ground that unless there are any questions put that I may answer I am so thoroughly in accord with what he has said that it will not be necessary for me to take up your time with any further remarks. I just want to emphasize the fact that the societies which are pressing the necessity for an adequate rate of contributions can show—the least of them—double the funds per member of the one society which is opposing this section.

7. *The Chairman.*] You heard the question which was put to Mr. Hunt with regard to clause 16: I wish to put the same question to you, but apply it only to your society; the M.U.I.O.O.F.: Did clause 16 originate from your society? No. I was not aware that there would be such a clause in the Bill until I saw it.

8. Do you know of any resolution passed by any lodge or meeting asking the Government for that clause?—No.

9. Do you know whether there is any kind of jealousy between your society and the Druids in consequence of the death levy?—We are not jealous on their particular lines. Why should we be jealous when we consider that something is being done which is wrong? But we may be jealous in the matter of persons being drawn into this society by reason of the excessive benefit which is offered for the contribution. And there is no doubt about it, it does affect other societies to some extent. I have noticed during the questions which have been put an endeavour to ascertain whether other societies were suffering. I might say that every society is making an increase, notwithstanding the extraordinary increase made by the Druids; every society is increasing in the natural order of things. People are looking to the societies to provide them with sickness and funeral benefits, and a large number are being drawn in the direction of the Druids. I know it has attracted some who would have been members of our society, and members have been attracted from our society to the Druids.

10. Is that the reason why your society asks for clause 16?—No, not solely. As I have already said, if there is to be an adequate contribution for one benefit there should be an adequate contribution for another. It is a funeral benefit, and if you make provision for actuarial calculation in one case you should have an actuarial calculation in the other. And we contend that the ultimate result of the system being introduced by the Druids will have a detrimental effect on all the societies, as we believe from actuarial information that it will utterly fail, and consequently persons are being led to join this society who would probably join other societies and retain their membership. We believe the levies will become so heavy that the members will ultimately drop out and the benefits will not be forthcoming when required.

11. *Mr. Jennings.*] Of course, your order, the Manchester Unity, is a very old-established one?—Yes.

12. In instituting your comparison of the figures, why did you not pursue the matter further, and show the financial position of other orders under the Friendly Societies Act? You have directed the whole of your criticism to the Druids?—I am directing my arguments to show that the societies which are in favour of clauses 15 and 16, and are desirous that an adequate rate of contributions should be provided, and the section retained, are the societies which are in the best financial position, while the society which is opposing these sections is the one which is in a worse position.

13. Not the worst?—Well, one of the worst positions. We are not in opposition to Druidism; we wish that clearly to go forth. With regard to section 16, seeing that the Government have put it in the Bill, we are going to support it as heartily as we can, because we believe it is a good thing.

14. You are personally favourable to the friendly-society movement?—Certainly.

15. Then, by its action in increasing the interest in friendly societies has not the Druidical Order conferred a benefit in that respect?—My opinion is that it is a very questionable one.

16. What ground have you for thinking the members cannot keep their payments up?—On the ground previously stated. The Druids are working on the same lines as we are (and we can work shoulder to shoulder with them) in regard to the ordinary benefits, but by this scheme they offer an extraordinary benefit.

17. *Mr. Flatman.*] Giving the financial position of the various lodges, you said certain lodges were in a sound position: are they not liable for payments at death without further contributions, while the Druids can contribute specially for the death benefit to each member?—Yes, but the difference is this: A direct promise is made of £100 additional funeral benefit, for which a levy is made, as Mr. Hunt said. It is only going over the same ground again to say that we believe that that is not a proper basis to provide for this benefit. Mr. Hunt has said that a direct liability of £100 is taken over by the lodge when a new member joins, and a cash liability is created. If a member was thirty years of age when he joined, he would have to pay for fifty years £2 per annum to cover his liability. Well, is he going to do it? We are told now that the levy is 8s. a year. It is shown clearly that it cannot be done. This levy is made on the death of a member, and whatever balance is over is carried forward until it reaches another £100; then there is no levy for that death, so that the capital is swept away, whatever it may be. If the levy were made continuous and provision for interest made it would be different, but there is nothing of the kind. We say