

3. Make your statement in your own way?—I think it is hardly necessary to make a statement. I agree with the last two witnesses that what is stated in the Bill is what we actually require put in if possible this session. Section 16 has got in without our knowledge, but we believe it should be agreed to, the same as section 15. A great deal has been said about contributions irrespective of age, and certainly it is an important question with the older societies, especially the Manchester Unity and the Foresters. They have long ago adopted an adequate scale of contributions. There is no good reason why they should depart from the principle of an adequate scale, because it is manifestly unfair that young men of sixteen or seventeen should have to pay the same as men of forty or fifty, as they have a longer time to live and consequently more to pay. It has been said that the older members would be willing to give more, and if they joined a new branch they would have a very much larger amount to pay. I think you may rest satisfied with the information you have already obtained from the previous speakers, and it is no good reiterating what has been said. Any further information will be readily given if asked for. We hope the Government will put the societies on such a basis that they will never go wrong, and we believe it is the honest intention of the Government to do so. With regard to the matter of societies not allowing new members to join, so that the membership may dwindle down to five or six, in order that the surviving members may seize the funds, we have in our rules means to prevent that to a large extent, but we would prefer that the Government should make it impossible. I am happy to say that all friendly-society members who have any authority are averse to societies and branches breaking up, and we are asking that the Government shall make provision in the Bill whereby the funds can be saved to the district, and enable members who choose to do so to become district members.

4. *Mr. Stallworthy.*] Have you had any society advocating the death-levy scheme?—Yes, but when we brought the matter home to them they did not agree with it. As an old member I might very well want to take advantage of such a scheme as that, because I have not many more years to live.

5. *Mr. Fisher.*] You are an old member of your society?—For half a century.

6. Are the whole of the societies of the Dominion against this scheme, with the exception of the Druids?—To the best of my knowledge and belief, they are. I do not know of any other society that has advocated it. I do not think there is one.

JAMES ROBIN examined. (No. 10.)

1. *The Chairman.*] What district do you represent?—I represent the Otago District, M.U.I.O.O.F., with 4,261 members last January, and with an accumulated capital of £116,791.

2. Can you add anything to what has been said by the other witnesses in reference to this Bill?—They have said so much, and have said it so well, that I feel in the same position as the gentleman who was returned for Bristol at the same time as Edmund Burke. After hearing Mr. Burke speak he said, "I say 'Ditto' to Mr. Burke." The gentlemen who have spoken before me have spoken so well that I do not think I will trouble you with anything I might say myself, but if you will pardon me I will read a paragraph or two from some correspondence I have had with the members of my district. With regard to clause 16, this is what one correspondent says: "The M.U.I.O.O.F. in England, as shown in the last quarterly report, are finally settling this equal-levy system which has been fought in England for so many years. I see in the last report that a whole district was suspended for refusing to drop the method, although it was only an adjustment in accounts. I quote this to show that in friendly-society management the equal-levy system has been found by experience to be unsound, and will not stand the test of time. The unsoundness is that men at forty are asked to pay the same as men at twenty; therefore the man who joins at twenty has to pay for his own insurance and the greater part of the older man's, which is an excellent principle of mutual help if it would work, but it will not. Average capital per head, 1906, compiled from annual report of Registrar: M.U.I.O.O.F., £25 12s. 4d.; A.O.F., £19 17s. 2d.; Druids, £9 12s. 7d. Druids' secessions in 1906 were 753." Mr. Hunt and Mr. Kershaw referred to the amount per head. It has been said that there are lodges here making new members under false pretences. The Druids have stated the average value of all friendly societies at £19, and have asked men to join them on that account; but they did not help to make up the £19, but are taking advantage of the good management of others.

3. *The Chairman.*] Where do you find the statement that has been made?—In the newspapers. I am told they are trading by advertising that the average is £19 per member, in order that they may get more members. It appears to me that there is something wrong with the Druids because of their heavy secessions, and we in my district are trying to find out why our members are leaving, and whether it is because of carelessness or distress. The last report of the Druids for 1906 shows that the secessions were 753 members in one year. This is more than double the rate in my district. Why is this?

4. *Mr. Stallworthy.*] Is that in New Zealand?—Yes. Another correspondent says, "It is all very well when we are young, but when the law of average begins to assert itself then it will—and is now in other places—absolutely fall to pieces." Another correspondent says, "Societies which endeavour to work on sound financial bases must be protected." And with regard to clause 16 another correspondent says—and let this suffice—"This seems to be a wise provision, because Government recognition could never be given to any society whose contributions in whole or in part were levied in an irregular way, and whose benefits were conferred in an irregular manner as well." With regard to section 18, subsection (2), Mr. Hunt omitted to refer to the amendment the executive made in reference to the Actuary having power to prevent us from appealing. We propose that, if the Registrar refuses to register a society, the Actuary shall not have power to prevent us from appealing. Another correspondent says, "As it is proposed the rates of contributions must be certified to as adequate before a society can be registered, should there