

to follow them. What I do wish to emphasize is this: that in order to arrive at anything like a conclusion which is likely to be for the benefit of the country or for the members of friendly societies the members of friendly societies should have an opportunity of considering any scheme which is to be brought down. In addition, the Government ought to assist, as they did on the last occasion, in defraying the expenses of members attending a conference. Of course, such a conference would be restricted to representatives, and not too many, from the respective friendly societies. They would deliberate and come to a conclusion, and whichever way the majority of that conference decided, let that be the view of the friendly societies as a whole; but as it is at present, members of the Ministry go to one part of the Dominion, where one party interviews them in regard to subvention and urging it upon them, while another party is opposed to it. The result is that there is a division of opinion, and I maintain that in this as in all matters the friendly societies can materially help the Government in coming to a conclusion on this very important question. If there is a desire on the part of the Government or some other organization to enter upon a scheme of social insurance, and the friendly societies are not sympathetic with it—well, if they pronounce against it in the manner I have suggested, then the Government will be free to take its own course. It has been said that the friendly societies opposed the matter at the last Conference. I have thought the matter out since the last meeting of this Committee, and I am not convinced that that was so, and I think the right and proper course to deal with it is as I have suggested. The Hon. Mr. Fisher has said that a scheme will be issued with the report of this Committee. If that is so, we will know what we have to consider and we can pronounce upon it.

*Hon. Mr. Bechan:* That scheme is too costly.

*Witness:* I do not know whether that will come forward, but I am speaking in a general sense. Whatever suggestions the Government may expect the friendly societies to consider, let them have the full information before them so that they can consider it and come to a conclusion. Do not take the views of a representative in Dunedin or Auckland, as the case may be, but take the views of the friendly societies as a whole, and let that be the determining factor whether the friendly societies are in favour of a subvention scheme or any other matter. I do not know that I can say any more. I understood the first order of reference was to the report of the Registrar of Friendly Societies for 1913, and I have endeavoured to confine my remarks to matters as set out there. The question of subvention as it is in operation in New South Wales has been already referred to, so that I do not need to traverse that. I only wish to say this: that in regard to New South Wales, I have had a report of their last annual meeting as far as our society is concerned, and they have made more members than they have ever made at any previous time. In fact, the society is going ahead by leaps and bounds. Whether that is due altogether to subvention or the consolidation of funds which has taken place there I do not know; but they have made wonderful progress. Of course, I am referring to the Manchester Unity alone. It is the only society I have any information about at present. I cannot close my remarks without again making a reference to the work which is being done in the office of the Registrar of Friendly Societies and the assistance which the societies are getting. We have no fault to find in that direction; but we do think—and I am expressing, I believe, the opinion of a large number of the leaders of friendly societies—we do think, and think very sincerely, that the Government should take the societies more into their confidence, and that they should give them an opportunity of expressing their opinion upon these most important matters. By this means they can have a voice in determining what should be done, and they believe that by so doing they will be saving the country expense, and will be helping members of the House to come to a conclusion which will be for the best interests of friendly societies.

2. *Hon. Mr. Fisher.* Would you prefer to have subvention and see the Government continue the National Provident Fund, or would you prefer to have no subvention and no National Provident Fund?—As I told you at the commencement, I must express only my own opinion in regard to it. As to the question of the continuance of the National Provident Fund Act as against subvention, I think on first conviction that I should not be prepared to say, "Abolish the National Provident Fund." I must qualify that because it is a matter which I have not given any great thought to; but this thought flashed through my mind at the outset: that if it is striking at the root of our membership on that consideration I should prefer that the National Provident Fund scheme should be restricted in that respect. It appeared to me that it was providing for an annuity. Well, that affects particularly the older members rather than those who are so very young so far as they would be able to come in at a lower rate of contribution while they are young.

3. Then, I take it your answer is that you would like to see the National Provident Fund scheme restricted?—That is my opinion.

4. In what way?—We would not ask that it should be abolished, but that the provision for canvassers, lecturers, and so on should be abolished. My view is that no exception should be taken to the Government establishing the National Provident Fund so as to allow any one who wishes to take advantage of the provisions of that fund being able to do so, but let it stop at that. The Registrar told us the other day that it would have practically died a natural death if they had not helped the thing on, but it should stand just as our societies are doing and take its chance with the general work of the friendly societies.

5. You said you hoped that a scheme like this would not be forced upon the friendly societies without their being properly consulted in the matter?—Yes.

6. There has never been any attempt to do that, has there?—Yes.

7. I think you have been met with every consideration in regard to the Bill all the way through?—I am not sure of that. I am not prepared to say yes to that—not in view of the answers we have received and the communications which have come forward. It has been promised again and again that the schemes would be considered, but they have never yet reached the friendly societies.