

8. No attempt has ever been made to ram this down your throats?—No. There have been different schemes. I think Mr. Ell had a scheme during the time of the previous Government, and there was a scheme in vogue previous to that. Then the present Government had a scheme which never reached us, so that attempts have been made to establish these schemes. They have never yet reached the friendly societies, and we consider that any scheme which affects them the friendly societies should have an opportunity of considering.

9. Well, you will get it this time?—I am very pleased to hear it.

10. Who are you representing at the present time—are you representing the Manchester Unity only?—I am representing no one particularly. I am giving evidence as a friendly society member.

11. I thought you were a member of the parliamentary committee?—I said I was secretary of the New Zealand Branch of the Manchester Unity Independent Order of Odd Fellows, and also parliamentary agent of that society. Reference was made by the Hon. Mr. Beehan in regard to politics in friendly societies: there is no politics in friendly societies, except so far as politics bear on the state of friendly societies; but in that connection we have a parliamentary agent whose duty it is to watch any legislation that may tend in the direction of affecting friendly societies.

12. The subvention scheme has not really been seriously considered by any society to your knowledge?—Not that I am aware of.

13. *Mr. Harris.*] You said that as far as you knew the friendly societies have never expressed their disapproval of the subvention scheme as proposed at the Conference in 1906?—No.

14. It was never really officially before them?—No, not officially before them.

15. You are not in a position to say whether the societies as a whole approve or disapprove of that?—No, I am not, and I do not think any one else is in a position to say.

16. As a prominent member of the friendly-society movement, can you say positively that the National Provident Fund has come into undue competition with the friendly societies?—I can only say in my opinion. I think it states in the annual report that 4,000 members had been enrolled in the National Provident Fund, and it was put prominently forward, as I have already read out, that the average weekly contributions had fallen from 2s. 3d. to 1s. 8d. by reason of the large number of young men who had been enrolled. I make bold to say that the probability is that no young man would be able to enrol in both systems.

17. *Hon. Mr. Beehan.*] There are a good many?—There are none to my knowledge. I should not have thought it.

18. *Mr. Harris.*] You really think that had it not been for the National Provident Fund coming into operation the chances are that there would have been more joining?—Yes; I believe there would have been more members joining the friendly societies than there have been.

19. You know, of course, that anybody can join the National Provident Fund without a medical examination?—Yes.

20. That being so, do you not think they are probably working in a different circle very largely to friendly societies? You know that members joining your society have to be medically examined?—Yes. It is not really that you have that class of medically unfit in such large numbers as would lead us to believe they have been enrolled here.

21. Do you think it wise that anybody should be allowed to join the National Provident Fund without medical examination?—I do not. I do not see why the Government should work on a scheme which is practically disapproved by friendly societies, disapproved in a manner that it is always set out in the annual report in regard to those who have been drawing on the sick-pay, and we have to watch very carefully to make a selection from those who are likely not to be unduly on the fund.

22. *Hon. Mr. Earnshaw.*] I take it that you mean it is not fair that the Government should demand of friendly societies what it is not proposing to conform to?—That is right.

23. What is your general impression of your order with regard to subvention? In your opinion is the majority in favour of State subvention or against any interference by the State?—I have not had the opportunity of finding out. The general impression, to my mind, is that they would not be favourable to it. Of course, I am not sure. I have not had an opportunity of getting a pronouncement on the subject, so that I would not like anything to go forward which would show that as far as the Manchester Unity is concerned they are opposed to it; but, as I have already said, the matter has been very much altered by the institution of the National Provident Fund entering into undue competition with them in the matter of providing a quarter of the contributions of those who contribute to that fund. Personally, I was not particularly favourable to subvention previous to the establishment of the National Provident Fund, but since the establishment of that fund it has made a vast difference. I fail to see why those outside should receive 25 per cent. of the contributions, and those who have been working so long in friendly societies should not have the same privilege, especially for the older members. It is not for every member that the New South Wales scheme provides—only for those who have been twelve months sick and over and who are getting on in years, but the National Provident Fund pays a quarter of the contributions from the beginning, and pays £1,970 in one year for management expenses.

24. *Hon. Mr. Beehan.*] Part of that would be non-recurring?—Yes; but a lot would be recurring, such as lecturers and salaries.

25. *Hon. Mr. Earnshaw.*] You consider that the Government's action in establishing the National Provident Fund warrants them in coming forward with a contract for subvention?—I do.

26. *Hon. Mr. Paul.*] Do you approve of the National Provident Fund?—I approve of the National Provident Fund if it had been established on the lines that friendly societies are established on—that is, that they should pay contributions for the benefits they are receiving.