

27. Your only objection to it is that the conditions under which an applicant joins are too favourable to the applicant?—Yes, as against the friendly societies.

28. So far the National Provident Fund helps the indigent or physically incapable—that is, the man who wants to provide for himself and cannot do it through the friendly societies, but does it through the National Provident Fund. Do you agree that the State ought to help such people?—I do.

29. Do you recognize that the State is doing it to some extent through the National Provident Fund?—Yes. I believe they have done that, but it ought to be done in a more specific manner as dealing with those and those alone. I would not say that the Government should not make provision for those who are not in a position to help themselves; but it applies to those who are in a position to help themselves as well as those who are not, and such as can help themselves should do so through the friendly societies.

30. From a national point of view, do you not think it is worth while for the State to hold out some inducement to create a spirit of thrift?—Yes, I do.

31. Is not that the underlying principle of the National Provident Fund?—No, not in the sense in which I view it. I believe there should be some scheme whereby those who are not now making provision should in some manner be compelled to make provision.

32. *Hon. Mr. Barr.*] How are you going to compel those people who are not making provision to make provision without having a national scheme which would involve, of course, doing the work of the friendly societies?—I do not know whether you were in the room when I dealt with that question, but I said I was favourable to a scheme even if it was a national scheme; but my opinion was that in dealing with a scheme of that kind it should be worked through the friendly societies.

33. You would not favour the system adopted in the Old Country of approved societies in addition to friendly societies?—No, I would not, until the friendly societies had had an opportunity of saying whether they would do it. The work which the friendly societies have been doing for many, many years was taken up by those who had been working on lines which had already been condemned in the matter of dividing societies, and so on, but when they found that avenue was closed they were then ready to fall in with the Government scheme, and, as I have said, the machinery of the organization of friendly societies is such that they are quite capable of dealing with the work, and I think they ought to have the first opportunity.

34. Your main objection to the National Provident scheme is because it entrenches on your ground?—Yes.

35. You have no objection so long as it keeps off what you call your special rights. You would like to see it kept to those people who would not be admitted into your particular society?—That is so, but not that alone. I said that the scheme ought to be instituted on the same grounds as the friendly societies are instituted—that is, they must pay their own way, and if it is a matter of indigents, then let us understand that it is such.

36. You would not suggest that that number of people, which is probably larger than we might think, who would be unable to enter the friendly societies by medical examination, should be left entirely unprovided-for?—Well, I do not know. I think it ought to be more of a general scheme than that provided for in the National Provident Fund.

37. That does not altogether answer my question. We understand that one cannot get into a friendly society without first passing a medical examination?—Yes.

38. And there is a number of people who do not pass the examination?—Yes.

39. And if they went to some other doctor they might pass—at all events, they do not pass?—Yes, they do not pass.

40. Are we to leave those entirely unprovided-for?—No; but separate from the general scheme. Let us understand that the Government is only providing for those who cannot enter into a friendly society.

41. You say the Government should only take rejects?—Yes; if the Government are prepared to provide for those people they ought not to enter into competition with friendly societies that do work of that kind, and those society members helping to pay for it in addition to making provision for themselves.

42. *Hon. Mr. Beehan.*] That is by the payment of the 25 per cent.?—Not only by the 25 per cent., but by the cost of management.

43. *Hon. Mr. Barr.*] Have you ever thought that the work the friendly societies have been doing is work that the Government of the country ought to be doing?—No, I do not think it is work that the Government of the country ought to do. I think it is better done now than the Government could ever do it.

44. *Hon. Mr. Beehan.*] But you do not want competition?—That is right. I do not believe the Government could have made the success of friendly societies that has been made, and that has been evidenced again and again.

45. *Hon. Mr. Barr.*] You think it would be better if the Government left the work to the friendly societies?—I do.

46. Then, you do not want any contribution from the Government?—That is for the societies to say.

47. I am only asking your own opinion—you are only expressing your own opinion?—Yes. I am of opinion that subvention is not required except in the matter of provision having been made for subvention in another direction. The Government are paying 25 per cent. of the contributions of those who joined the National Provident Fund. That is where the objection comes in, and if the Government have created a system of subvention to the National Provident Fund, it is only reasonable that the friendly societies who are doing much better work and have been doing it for a considerable time should also receive some consideration.