

116. Do you think the National Provident Fund benefits are as attractive to the young as the friendly society benefits?—I do not know whether they are. They ought not to be in this respect: that they do not make immediate provision.

117. That is why they should not have been felt?—Yes; but I come back again to the question of lecturers. I know if you got a man who is fairly good at speaking and can put matters forward in an attractive form it has the effect of leading persons to join under circumstances which they otherwise would not do. You stated in your remarks that you thought that did not affect it, but that it would be a help to the friendly societies. I have yet to be convinced that the lecturers would say anything which would help people to join a friendly society, because it is to their interests that they should join the National Provident Fund.

118. They, of course, would not spend half a day in getting a man into a friendly society?—No, not half an hour.

119. What is the average contribution annually to your society—about £3, I suppose?—Yes, about £3. The Manchester Unity's contribution is a little higher than some. That includes medical expenses, management, and everything.

120. Are you aware that in the National Provident Fund it is about £4 2s.?—No, I am not. When I said that the average contributions would be £3 I referred Mr. Hayes more particularly to those who were eligible to join between the ages. I think from fifteen to forty-five would be about the average.

121. *Hon. Mr. Fisher.*] Are there any figures which show the number of medical rejections in connection with the lodges?—The friendly societies could say whether they keep any account, but I do not think so. It is not a very rigorous examination.

122. *Hon. the Chairman.*] Shortly, what is your objection to subvention?—I do not object to subvention.

123. I understood you to say you objected to it?—No; I said in the early stages I had no particular interest in advocating subvention, but when we found that the subscribers to the National Provident Fund were subsidized to the extent of 25 per cent. of their contributions, then I say it puts a different face on the whole question.

124. What control has the main body of your lodge over branches as regards the contributions?—We have this control: that we have a scale of contributions which has been certified to by the Actuary, and no lodge can work under a lower scale. They cannot admit a member at a lower rate of contribution than that provided for by the general rules. Since the inauguration of the New Zealand Branch of the Manchester Unity of Odd Fellows with the consolidation of the districts we have been enabled, more than any other society in the Dominion perhaps, to command a better rate of contribution and so establish a better financial position.

125. Have other societies the same power, such as the Foresters and the Druids?—The Foresters have not a central body; they have separate districts, and by that means one district could be admitting members at a lower scale of contribution in, say, Wellington to what they were doing in Auckland or Nelson.

126. *Hon. Mr. Fisher.*] Have they provincial districts?—They have district provincial schemes only.

127. *Hon. the Chairman.*] Have the Druids a main body?—The North Island Grand Lodge of Druids have control over the whole of the lodges in the North Island. They have a scale of contributions fixed which controls the whole of their lodges.

128. *Hon. Mr. Fisher.*] In New Zealand?—No; those under their jurisdiction. You see there are three bodies of Druids. There is the Grand Lodge of the North Island, the Canterbury Grand Lodge, and the Grand Lodge of Otago and Southland. Each of those central bodies could have different scales of contributions. They could not now establish any branch under a scale that was inadequate, because the Actuary would have to certify to it. That is one phase of the question in which I think the Government did not go quite far enough. They made provision that a branch could not be established unless it had an adequate scale of contribution, but they made no provision for incoming members in existing branches to pay an adequate scale of contributions.

129. There is the trouble that you would have?—Never mind about the trouble. The system is wrong, and the sooner it is amended the better. Supposing we were working in Wellington in the Britannia Lodge on Lambton Quay, and supposing the scale was not adequate and we opened a lodge at Brooklyn, that lodge must have an adequate scale of contributions. A man who was asked to join that lodge would say, "No, I can get into the lodge on Lambton Quay for a lower contribution." No increased rate should be charged to existing members, but any new member coming in should be compelled to pay an adequate contribution.

130. But would you not have two members belonging to the one lodge getting the same benefits but contributing different rates?—There are now different rates in the same lodge by the societies recognizing that they had been admitting members at too low a rate of contributions in previous years, and decided that they must make them pay according to the benefits they are getting.

131. And you keep the old rate for the old members?—Yes. It has been kept in cases where the lodges could afford to, but where the lodges could not afford it, then they probably made provision for those who were paying too low to have their contribution raised or reduce their benefits. The rule provides that if necessity requires it you can increase the rate, but the power has not been made use of.

132. *Hon. the Chairman.*] Would you agree to the Government making a law that lodges should charge more for incoming members than for present members?—What I want to emphasize is that the Government has laid down a rule to say that no society should establish a branch unless its contributions are adequate. It is only reasonable that they should go further, and say that no members should be admitted into the existing branches, especially where there is any deficiency, at less than an adequate contribution.