

gave so-much for the member and so-much for his wife, which would probably suit the societies just as well or better?—I have not investigated it quite in that way. I do not think, on first consideration, it would make a great deal of difference.

33. Do not you think it would be better if you gave £10 for the member and £10 for the wife?—I think the original proposal is the most straightforward method of dealing with the matter.

*Hon. Mr. Beehan:* It is my intention to make a general statement to the Committee before the taking of the evidence is completed.

Actuary of Friendly Societies estimate of the cost for the year 1911 of the application to New Zealand of a subvention scheme similar to that of New South Wales: £13,000.

A. T. TRAVERSI, Actuary.

JOHN NELMES GRANT examined. (No. 5.)

1. *Hon. the Chairman.*] What are you, Mr. Grant?—Grand secretary of the United Ancient Order of Druids, Grand Lodge of the North Island of New Zealand and its branches.

2. Have you read the proposals of the Registrar?—Yes.

3. If you have any statement to make in regard to it I think the Committee would be glad to hear it?—First, I would like to ask what is the meaning of the work "duration" in the Registrar's memorandum relative to the subsidy from the State to be paid to societies? Is it on "all-fours" with the rules of the friendly societies? Has it the same meaning as under our rules?

*Mr. R. E. Hayes* (Registrar of Friendly Societies): Yes.

*Witness:* I am quite satisfied. I wish it to be thoroughly understood that the word "duration" means the same as under our rules. I notice that in New South Wales they use the word "continuous." If it is in accordance with the rules of the various societies, then I am quite agreeable to it. I may state that I represent twelve thousand members, of eighty-seven lodges in the North Island, and also Nelson, Marlborough, and the west coast of the South Island. In regard to clause 2 of the proposals, my society consider that the amount should be increased to 5s. a week, and the age reduced to 60. Under the Old-age Pension Act the amount paid is 10s. a week after the age of 65. Take the case of members who have subscribed to a society for a great number of years—we take no members in the society over forty years, and who must have been in the society at least twenty-five years to get the benefit. We consider that the society should receive something equal, in comparison, with the amount paid under the Old-age Pension Act. We ask that the amount be increased to 5s. and the age be reduced to 60. I might state in connection with this matter that my Grand Lodge has done everything possible to bring the society up to the financial standing as requested by the Registrar of Friendly Societies, and I think the Registrar will agree that, in respect to the contributions and the benefits, the Druids compare favourably with any other society in New Zealand. We have gone further just lately to meet the wishes of the Registrar, especially in regard to the special death fund. I might also state that one or two societies made an outcry in connection with our special death levy, and in any case we have been able to meet our liabilities. When Grand Lodges took charge seventeen years ago we were entitled to a refund from the Grand Lodge of Victoria, which we never received. The funeral-money of the Grand Lodge at the present time is £32,000. One or two societies point to their financial position. The rest of the societies could point to the same position if they received the grants the same as the others did in the old days. My society is greatly in favour of this proposal which has been brought down by the Government, but particularly in connection with section 2 we suggest that the amount should be increased to 5s. and the age reduced to 60. I do not think there is any further statement I want to make, but I shall be pleased to answer any questions which members of the Committee may ask me.

*Hon. Mr. Barr.*] Are you in favour of a State scheme of social insurance?—No.

5. *Hon. Mr. Fisher.*] Is that your opinion or the opinion of your society?—My own opinion.

6. Your society has not expressed any opinion on the matter?—No.

7. *Hon. Mr. Barr.*] What is your chief reason?—The principles and objects of the societies are well known, and the whole of the cost is borne by them. There is the public purse to keep the National Provident Fund going. I can say without fear of contradiction that our society is run cheaper than the National Provident Fund.

8. Is it your opinion that the National Provident Fund is doing your body any harm?—No, I would not like to say that.

9. *Hon. Mr. Paul.*] Is not the National Provident Fund helpful to a section of the community which could not get help through, say, the Druids?—No; any man under 40 years of age of good character can join the Druids.

10. And in good health?—Yes.

11. You have an examination?—Yes.

12. But does not the National Provident Fund help a class of people which the Druids could not help?—I suppose it does.

13. Seeing that that class of people are subscribing something towards helping themselves, do you think it is an anti-social policy to inaugurate a National Provident Fund?—I think the Government would have done better if it had done away with the Department altogether and any deserving cases to have been given aid in another way.

14. The Charitable Aid Board?—Yes.

15. You understand that under the Charitable Aid Board that it is purely a charity—a man does not make any attempt to help himself?—In cases where you mention, where a man is in straitened circumstances, I would not be above getting that assistance myself.