

54. You do not try to collect the fares back?—Yes, we always try to collect the fares back.

55. Are the repayments fairly satisfactory?—Yes. We got about 96 per cent. back. About sixteen years ago we did not get back nearly so much as that.

56. You generally approve of the principle?—Yes.

57. I want to ask you a question or two about a scheme of social insurance and trades-unions—I mean insurance against unemployment. Would you favour its being optional to workers, if a scheme were instituted, to take their benefits either through the State system or through their own trades-unions? Have you considered that question?—Yes.

58. In the Mother-country the worker may get his benefits under the State system, or through his trades-union, subsidized by the State: do you think that is a system that could be followed here?—I cannot speak definitely, but I should think that it would be better to allow trades-unions to give the benefits through their own funds where they have them.

59. There are only three trades-unions, I understand, in New Zealand that pay unemployed benefit—the Carpenters', the Bootmakers', and the Typographical Unions. Do you not think the scheme would be perfectly sound, inasmuch as under any system the State would have to contribute?—Yes.

60. You know it is done in the Mother-country?—Yes.

61. If the worker wants his benefit through his own union, he may have his benefits under the system transferred to his own union. That, I suggest to you, is a sound system?—Yes; it has this advantage that the unions would exercise a valuable check on the operations on the fund.

62. The benefits would necessarily have to depend, would they not, on the extent of the unemployment in the trades to which they apply?—Yes.

63. And it goes without saying that both the contributions and the benefits in New Zealand, having regard to the higher rates of wages, would be higher than in the Mother-country, and would last for a longer period?—I do not know whether it would. It would depend on the rates fixed. The higher cost of living might perhaps counterbalance the higher benefit.

64. In making the inquiries you have referred to, did you ask the trades-unions to help you with such information as they had?—No.

65. Do you not think the whole system ought to be formulated, if one is to be formulated, in touch with those who represent the combined bodies of workers?—Yes.

66. Do you not think that in any further inquiries you have to make to supplement the table you have prepared that you would be assisted if you make inquiries so far as organized trades are concerned through trades-unions?—Yes, I think it would have to be done largely with their assistance. I did not consult them in my investigation simply because I came to the conclusion that I did not think any system was practicable.

67. The first thing to do is to get the information, to get at the facts, and once the facts are collected, then those responsible can see how far a system is called for, and I put it to you that that work would be made more useful if you co-operate with and get the assistance of these organized bodies?—Yes.

68. *Hon. Mr. Luke.*] I would like to know whether your returns from the factories give individual shortage of labour, or is it an average over the whole of the factories?—It is an average over the whole of New Zealand. We worked it out first in districts; for instance, we took the four centres and then the districts; but the information is of very little value until you take it for the whole of New Zealand, because a lot of men shift about from one place to another. Take slaughtermen, who move about in large bodies.

69. Take engineering establishments, where there are five or six branches, would you have the average over the whole of the branches?—Yes, and we also did it in branches.

70. Do your returns give the average for the mines?—No, we were not able to get the mines, because they do not come under the Factories Act.

71. You have not included seamen and waterside workers?—No.

72. As to waterside workers, at some periods there may be employment for fifteen hundred men and at another period for only five hundred?—Yes.

73. You do not think it possible to divert the other five hundred to anything like permanent occupation?—The decasualizing of employment would be gradual, and those who were left out would look for other employment, and I feel sure they would get it.

74. In absorbing the five hundred would you not deplete the number of those available for work at the waterside at busy times or times of pressure?—I think it ought to be possible for the State to provide means by which in slack times men who usually work, say, on the wharves could be doing other work.

75. I suppose it has come under your knowledge that there may be work for fifteen hundred one week and shortly after be only work for two hundred or three hundred?—Yes, the work at the water-front varies tremendously.

76. Do you see any difficulty in coping with that position?—The only thing I can suggest is that there must be some means provided by the State for affording these men employment whenever they happen to be slack at the water-front.

77. Supposing a settlement farm is instituted within fifteen or twenty miles of the large centres, would men in times of slackness on the wharves be able to render service on such farms if they had the inclination?—I doubt very much whether many of them would have the inclination. I think the better plan would be to encourage them to purchase, under the workers' dwellings system, an acre or two of land so that they might have some stake in the country, and grow a few vegetables, keep a few fowls, &c. It seems to me that that would be the most practicable way of providing for employment of broken time.

78. I understand you to say that there is more broken time in New Zealand, in proportion, than there is in an older country like England?—Yes, I think there is.