

of the brethren in districts, voluntarily visit them in their affliction and pay over the sick-pay as it becomes due. The strong point about friendly society work is this human touch, and I cannot urge too strongly upon the Committee the value of that power. I appreciate the good points of the National Provident Fund. Had I been a younger man I should have been a subscribing member. Unfortunately, I was born too soon, but, fortunately, I had while still young joined the friendly society I represent to-day. Now, why should I and the like of me, who are debarred from accepting the benefits of the new scheme, not receive the same recognition from the State as those who can, especially when we have endeavoured to carry out the self-help and provision which it is the wish of the State to encourage? Consequently I came to suggest the following scheme to the Committee: (1.) Half-payment of sick-pay to all members who have been over twelve months in receipt of sick-pay, and who are under the age of 60 years. I might mention here that the deferred sick-pay in our order after twelve months is 5s. a week, which is almost equivalent to what the Registrar has suggested. (2.) Payment of full sick-pay to all members who have been over twelve months in receipt of sick-pay, and who are over 60 years of age. (3.) Payment of contributions of all members who have attained the age of 65 years. In amplifying the first proposal I wish to point out to the Committee that the continuous sick-pay is the heaviest strain upon lodge funds, and my object is to use the State grant where it is most needed, first, by the ailing member, and, second, by the lodge. The same reasoning applies to my second proposal, only that in the case of men over 60 years the sickness periods, unfortunately, are nearly always continuous. The third proposal I make does not come in with those outlined by the Registrar. We have just thought out the matter for ourselves, and thought the proposal I have put forward would be a wise and proper one on which to spend subvention-money. The suggestion has been made that the acceptance of a subvention from the State would take away the independence of the various orders. I do not hold those views. By the system of yearly returns the Registrar knows exactly how every branch has been spending its funds, and by an extension of these returns to cover the payments of the sick after twelve months to members under 60, and contributions of members over 65 years of age. We suggest that at the end of each year these returns be sent to the Registrar, who shall check them. Those are, roughly, the ideas I came here to represent, but I shall be glad to answer any questions which the members of the Committee may care to ask me in regard to the matter.

3. *Mr. Harris.*] How does your society view the inauguration of the National Provident Fund: do you think it has been the means of adding to your membership, or has it been the means of taking possible members from a society such as yours?—It has not added to the membership; on the contrary, it has taken away several younger men who can see that they get greater benefits for the money paid in than what they get from the friendly society. Up to a certain point it is antagonistic, although I grant you that it covers ground that we cannot reach, because you take them at 45 whereas we only take up to 40. You meet cases we cannot meet. But I hold that if the State would give us the same subvention that they allow to the Provident Fund members we could do the work better, because man after all is a gregarious animal, and if you get him into a society he feels amongst friends; the cold print only applies to a few. If we could get as good a grant as the Provident Fund we could rope in as many members or more.

4. Do you not think the propaganda work undertaken by the State in reference to the Provident Fund must prove of great help to friendly societies: indirectly it has been the means of your gaining rather than losing, because the thing has been advertised?—It certainly has brought the question of the provision for sickness and old age more pointedly before the community. I grant that, but I believe the friendly societies would have made more members in the time had they had the same facilities, because we would have had more canvassers working. Every member is a canvasser when he gets a bit of interest.

5. You suggested the members' contributions over the age of 65 as an alternative to the suggestion of a contribution as a funeral benefit?—I had not seen the circular and was not aware of the exact proposals before the Committee. My executive went into the matter, and that is what we suggested and what I should like to lay before the Committee. I appreciate the value of No. 3 suggestion on the paper submitted by the Department. I am not prepared to throw my own suggestion overboard, but I admit the other suggestion is a very good concession indeed.

6. Do you not think if the State undertakes to pay a portion of the sick-pay of members of friendly societies that it will have the immediate effect of adding to the amount of sickness, and that the claims made will be higher?—No, I do not think so, because in the first place we are fairly particular over our sick-pay. We have a system of visitation by which members are visited once a fortnight or once a week, and if we think a man is malingering we ask the medical officer for a report. We can keep a better check upon the sickness than what they can under the National Provident Fund, because we have so many officials who keep a look-out for things like that. In many orders it is part of the obligation that a man takes, and it is a very serious offence in many friendly societies to mangle.

7. But a lot of malingering is undoubtedly done amongst friendly societies, is there not?—I am aware of very little so far as my own experience goes. I am secretary of a fair-sized lodge, and I know we keep a very close eye upon our members—that is, where we have occasion for doubt. In the course of the last three years I have had two members pulled up for a breach of the regulations in regard to sickness, and in one case sick-pay was withheld for a period as punishment, so we keep a very close eye upon them. In the last three years we have had only two cases.

8. Will you explain to the Committee your system of paying death benefits?—The Druids in Otago still have the death levy—the special levy.

9. Was not that declared illegal?—It does not affect the old societies as they stand, but I might explain that we are at present in negotiation with the Registrar and Actuary for a