scheme to take the place of that. Some of us had already thought the matter out for ourselves before it was brought to our notice, and agreed that the levy should not be continued. Before I left Dunedin we got a reply from the Registrar that the proposal we submitted would be satisfactory, and he was prepared to register it. We proposed to make a fixed payment almost identical with the scheme registered in the North Island, only that we pay £50, while they pay £100, and then we pay a funeral benefit of £20 from the funeral fund.

10. Do you not think the friendly societies coming along and asking the State for assistance is apt to break down self-reliance which has always been the prominent feature of friendly society work?—No, I do not think so. Whatever we get will be an extra benefit to our members. You have still got self-reliance to keep up.

11. But you have to be prepared for State supervision?—We are quite prepared to accept State auditing of our funds.

12. You have that now, but you will have to accept something much more than that?—No, I do not see why we should have more than what I have outlined. If we send in every year in our returns a statement of the number of members over a certain age who have been in receipt of sick-pay, the Registrar who gets those figures from us knows every member we have, and the number of days he has been sick, and what he has drawn. He can check those because he has got the age of every member on the file in the office, and he knows the age of every member we have. He knows whether we make a false claim or whether we sent in for a man over a given age, and I think that the amount of control that the Registrar exercises over us now is fairly close. I know that any lodge that transgresses by a hair's breadth in the matter of spending the sick-fund very soon finds a note from Mr. Hayes on the question, and rightly so.

13. Your society as a society is quite disinterested?—Yes. When we saw it was likely to be offered we discussed the question, and we said if we can secure any added benefit for our members we were justified in doing so.

14. You merely want to pass the benefit on—not to aid the society as a society?—No, but to aid the members.

15. Assuming the State had not instituted the Provident Fund, would you have thought it incumbent upon you to ask for assistance in that case?—No.

16. Then, it is owing to the result of the competition which has been entered into by the State?—Yes, and the State subsidizing their office to our detriment as we feel.

17. *Mr. Buick.*] Do you think as a practical officer that it is quite feasible for the Government to use the machinery of friendly societies in carrying out the Provident scheme?—Yes, it is quite feasible. The order I represent would be quite willing to accept the liabilities and do the work, because I might say that to most of us it is a hobby. Most of us who are at the head of affairs have been quite a number of years in it, and we have gradually grown with it until it has taken possession of us. We look on it as one of our hobbies, and you would be astonished at the amount of time and labour voluntarily spent by members in carrying out that work. If the State could utilize that magnificent body of voluntary labour, whatever benefits they are prepared to pay would go direct to the beneficiaries. The orders have got to be run now, and they could carry the extra work without very much trouble. Speaking for my own order, we would be very willing to control the payment for sick members. I might point out that, like other orders, the founders of our orders made errors: they started on contributions which were too small, but we have learnt by experience. Our order started by branches from Australia, and we naturally accepted the Australian contributions, but we found in later years it was insufficient, and we have brought our contributions into line with the Registrar's wishes.

18. You have nothing to do with the Australian order now?—No, except that all grand lodges are affiliated with Australia.

19. *Hon. Mr. Rigg.*] Do the friendly societies want subvention in order that they may compete with the National Provident Fund?—Yes, they do, because they feel that what is offered by the National Provident Fund is more than we can offer unaided, because the National Provident Fund is subsidized to the extent of one-fourth.

20. *Hon. Mr. Barr.*] I think you said the National Provident Fund gives a greater benefit than you people?—Yes, for the contributions.

21. Are you quite sure of that?—You give a maternity benefit, first of all, which wipes us right out. We cannot give that. Every member of over five years would get 7s. 6d. a week for each child, and with a man with a big family that runs into a big sum. We give £1 a week for twenty-six weeks and then 10s. a week for twenty-six weeks, no matter how many children. We deal with the member, not the family. The only benefit we give to members of the family is free doctor and medicine. Where we feel the strain is in connection with continuous sickness where a man is really laid on one side. At the present moment we have on our lodge-books a man to whom we have paid 5s. a week for fifteen years. That is where the strain comes. If the Government are prepared to give the friendly societies subvention, it is in cases like that where we would wish it to ease the strain on the lodges of long continuous sickness.

22. Have you taken into consideration when you make that statement that under the National Provident Fund a man has to be three months ill before he gets anything, that the young unmarried man gets no benefit, whereas in your fraternity the unmarried man gets the benefit when he is one week ill, as against three months?—Yes; but we are asking for subvention after one year's sickness.

23. When you say that the National Provident Fund gives greater benefits, have you taken into consideration what you have already stated, that your great drag is the continuous medical attendance?—The continuous sickness, yes.

24. Whereas under the National Provident Fund that is not likely to happen, taking into consideration, as I have already said, that you must be three months ill before you can claim any