benefit?—Yes; I still hold to my original statement because the unmarried man only counts for a few years in our society. As a rule, when a man joins a friendly society he is either contemplating matrimony or is already married—he is settling down. That is one of the provisions he makes by joining a friendly society, thereby ensuring medical attention for himself and wife and probably a family.

25. Which he does not get under the National Provident Fund?—No, he does not get it under the National Provident Fund; but then you have the pension scheme at the age of 60, which is a big thing. If I had been a younger man I would have been in for it, because I recognize the benefit of it.

26. You think your society could broaden its lines to take charge of such a thing as the National Provident Fund, taking into consideration that it is not on all-fours with your societly, inasmuch as no member is admitted into your society unless he passes a medical test, whereas under the National Provident Fund there is no medical test. Also, that your society only admits male members, whereas the Provident Fund admits both male and female members. Would it not enlarge the work of your society beyond your present powers—would you not have to reconstitute and have a permanent secretary?—Yes, we have a permanent secretary.

27. You would have to enlarge the office, and could it be done, taking all those things into consideration?—First of all, I have not come here antagonistic to the Provident Fund, but what I wish to say is that given subvention from the Government we could do this work to a greater extent better and cheaper than what it could be done under the National Provident Fund.

28. But the weak point from your point of view in connection with your particular society is this: that there must be the medical test, whereas under the National Provident scheme the medical examination is not a factor at all?—We would scarcely agree to drop that.

29. I want to impress this upon you: that the National Provident Fund reaches amongst others people your society will not touch at all?—I grant you that straight away—that is what I said in my opening statement, that the National Provident Fund reaches those people we do not reach.

30. Have you any data that you could submit in support of your contention that the National Provident Fund has done you any harm?—No, I could not give you any definite figures beyond that I know several men in the south who we have endeavoured to get as members of our order and they have said, "No, I am on a better wicket; I am in the National Provident Fund."

31. Take three years back, could you get us that data and give us your annual increase of membership?—Yes.

32. Compared with three years before the National Provident Fund was instituted and since? —No; you could get those figures from the Registrar, or I could supply them on my return.

33. We have had the figures in regard to the country as a whole, but I would like to have got how it worked in one place as against another?—I have not got the information with me, but I could send it up to the Committee when I return to Dunedin.

34. Have you given any serious consideration to the British scheme of insurance?—That is the approved societies taking it on?

35. Yes?—I have watched the action of that pretty closely, because the English branch of our order is one of the approved societies, and they have found it has made a considerable increase in their membership. According to the latest report they have had a good deal of trouble before they got the doctor panels settled. That is a question you do not touch at all: you leave it to the societies to make the best bargain with the medical men.

36. Do you think your body would be prepared to favourably consider a scheme along the lines of the British scheme making the present societies approved societies?—Yes, I believe they would be prepared to consider it favourably provided that it did not mean too much Government interference in what we call our domestic affairs.

37. I do not think that has been proved at Home?—No, I do not think so; but the suggestion has been made that going the length of approved societies would mean Government supervision and practically direction. Well, I am afraid that would kill that personal interest we take in our orders.

38. Provided there was not too much Government interference and that they merely supported you, you would be inclined to approve of that?—We would.

39. Have you any idea of the views of your members?—I am voicing now the opinion of the executive of the order. We discussed this matter, and I was instructed to come here and meet the Committee. I am not giving my own personal views but the views of the senior officers of the order.

40. There was a question asked you as to whether you thought if you got assistance from the Government it would weaken self-reliance. Now, you are aware, I presume, that in the Government service there is a superannuation scheme?—Yes.

41. Has it ever come within your knowledge that that has weakened self-reliance in the Government Civil servants?—No, I should not think so.

42. You know the Government gives a subsidy to the superannuation fund?—Yes. They gave a fairly large sum to start it, and gave subsidies until they brought it up to a financial point.

43. You never heard that it weakened self-reliance in the Civil servants?—No. I think on the contrary they should be only too willing to accept the benefits and pay in for them.

44. *Mr. Sidey.*] What was your third proposal?—To pay the contributions of members over 65 years of age, the idea at the root of that being that our order is composed mostly of workingmen. When a man gets up to the age of 65 he is not as hale and hearty as he was years before, and very often has to go in for lighter occupation. We have found in the past that some of the old members have found a difficulty in paying their subscriptions, and on many occasions those of us who were younger have had to pass the hat round and make them good, otherwise they would have lost the benefits they had paid in for.