

11. You mean that there is not the amount of misery here that there is at Home?—Not the amount of misery arising out of sickness and ill health and the difficulty of getting medical attention at Home, which was the cause of this big scheme of Lloyd George's.

12. But would it not appear to you that there might be other difficulties in the way here, although not the same amount of misery visible? Probably you know through the profession that there is such a large percentage of the people consider it unwise to call in a medical man until it is useless to call him in: I presume you know that is so?—To a certain extent, but I do not think it exists to that extent which would make it wise to launch out into a proposal like this without having more data. I think from the general medical practitioner's point of view the people do not beyond a certain degree omit to call in a medical man if it is necessary—that is, they may do it honestly or even dishonestly. They think, "Something must go whether we can pay for the medical attention or not—we must have it"; and there is no doubt the medical men are willing to give their services under those conditions. I do not think that that condition in itself—that the people are not under the present circumstances able to get medical attention easily enough—is sufficient reason to make it necessary to take this big step inadvisedly and too early.

13. In your business have you yourself a big connection amongst the working classes?—No, personally I have not.

14. I gather from what you said before that you have not given close consideration to what the Government proposal is?—No, I did not see the proposal till I came before the Committee. I have looked over it since I came here, but I would not like to reply to anything of a specially important nature.

15. *Hon. Mr. Luke.*] You mentioned that the fee for attendance on sick members of lodges averaged 1s. per visit?—That is so.

16. To your knowledge do many members of lodges find their way into the public hospitals for indoor treatment?—Yes, but I do not know what the percentage is, but a fair number do.

17. And do you think the facilities given for outdoor treatment is also taken advantage of by the members of lodges?—The facilities granted by the public hospitals?

18. Yes, in the out-patient department as well as inside: is that availed of much by members of lodges?—I should say practically not at all. I do not see why they should. They have got their medical attention, and it is only in very grave cases where they cannot be adequately treated at home in bed that the hospital is made use of. For those who are able to walk up to the hospital it would be almost folly to go there and wait when they can have a medical man to come to them. The percentage of lodge people attending the out-patient department would perhaps not be 1 per cent.

19. Then you think that all the minor cases in regard to members of lodges are dealt with by the medical practitioners who are appointed by the lodges?—Yes.

20. Do you think the facilities for outdoor treatment for the rest of the people fills up the gap between those who are entitled to treatment under the lodges and the great mass of the people that cannot afford to pay for medical treatment?—My personal opinion is that it does.

21. You have observed, have you, the rapid increase in the number of persons attended to by the out-patient department of a public institution?—Yes, especially in the Wellington Hospital.

22. And in your opinion there are no difficulties in the way of the very poor getting medical treatment in some form or another, either in the lodges or by attending what they call the out-patient department of the public institution?—No. At present I feel that there are very few between those two, if any, that go without medical treatment when they require it.

23. Therefore it would be in the small districts where there is no public institution established where there may be a difficulty to the very poor getting medical treatment?—That is so.

24. *Hon. Mr. Bechan.*] I gathered from what you said that the local centres of the British Medical Association are not in favour at present of bringing in a scheme in New Zealand similar to the Lloyd George Act?—No; in fact, you can take that as general. We feel that it is not wise to proceed without more data, which would be obtained from the Home experience.

25. You mentioned chronic illness in members of friendly societies: do you think the Government ought to subsidize societies towards chronic-illness cases, especially for old people of 65 years of age and over?—Yes, I think something of that nature is the only feasible way. It is that class that practically drain the lodges. In a lodge with a membership of young men there is very little drain upon the sick benefit or funeral funds—it is only occasionally. It is when you get a lodge composed of elderly men who are suffering from some chronic complaints which are often associated with old age, and who are on the lodge funds for the last few years of their lives. There is a man I know whom I was attending for another doctor in the town. He suffered from nervous trouble, and had been bedridden then for twelve years. He is still getting relief, and it is likely to go on for another twelve years. There are several of that nature. It is cases of that kind that drain the lodge. The member is not paying anything like an adequate return for the amount he is getting out of the lodge, and it is those cases that I think the Government should help. From the medical point of view we feel that it is those cases also that are a drain and a drag on the medical profession as well. It is that class of people who take away any benefit there may be in lodge work. The Government should subsidize those, or put those people in a separate class on their own—practically take them over from the lodge and deal with them as a separate class altogether, so that they would not come upon the funds of the lodge, and that a certain definite rate should be arranged for with regard to their sick-attention as well.

26. Are you acquainted with the Subvention Act of New South Wales?—Not more than is just mentioned in the report.

27. If you look at page 5 of the report you will see that those people you referred to are put into a class by themselves under that Act in regard to sickness, funeral, and medical attendance?—That is so.