

that treatment in some form will have to be provided subsequently to make the scheme comprehensive, but we are waiting to see a more thorough development of the inspection alone..

51. Is the subvention scheme such as is proposed going to assist friendly societies or the general public?—I think it will assist both. The object is to bring in people at a lower contribution.

52. *Hon. Mr. Fisher.*] There are certain members of the community who are not medically fit to join a lodge?—Yes.

53. What provision do you suggest should be made for them?—I think they comprise the greater number of those already attending as out-patients at the hospital, and they comprise, you may say, the *bona fide* members of the public hospital.

54. That is so far as medical treatment is concerned. They have no opportunity of making any provision for their wives or children in case of sickness?—No.

55. The friendly societies will not have them?—No.

56. And the insurance companies will not have them?—No. That is the class that it is difficult to consider.

57. Would you consider that the number of that class is very great?—I really could not tell you. My personal opinion is that I do not think it is very great. I think the best way of judging that is that if you put half the total attendances at the out-patients' department of the hospital as being of that class it would be a very generous estimate.

58. But there must be many men who try to get into lodges and are refused, but who are not bad enough to attend as out-patients at the hospital?—I do not think you could say many—not in proportion.

59. Is the medical examination for entrance into a lodge a severe test?—No, very mild: not very many are rejected on account of it. Personally I think that you get the best estimate from the out-patient department of the hospital, and the out-patient department covers that class of people. As I said before, practically few or none of the lodge members attend the out-patient department.

60. Would you say that the average person who is prevented from joining a lodge on account of his unfitness is an out-patient?—The majority of them are, yes—if they require attention.

61. That means that a man has to be in a pretty bad condition before he is rejected?—Yes. The fact that there are so many cases of sickness in lodges that have selected lives shows how mild the examination is.

62. The examination is not so severe as the examination for life insurance?—Not nearly so severe.

63. *Hon. Mr. Barr.*] I gathered from what you said that there was a good deal of malingering?—Yes, undoubtedly.

64. Have cases come under your own observation?—Yes.

65. Many of them?—Yes, a good number of them.

66. And you have cases that you could quote if necessary of absolute malingering?—Yes.

67. Do you attend many members of friendly societies?—No, relatively very few, and just at present none at all.

68. You have attended members on behalf of friendly societies?—Yes.

69. And it was during that period that you found the malingering?—Yes.

70. What proportion of those you attended would be malingering?—Not a big proportion. It is difficult to say offhand, but not more than 5 per cent.

71. Do you think there would be 5 per cent.—is that too high?—No, I should say 5 per cent. It is not necessarily malingering all along, but malingering towards the end of an illness. A man may have an accident, and he will hang on with it for a long time—he is not in a hurry to get better. I do not think it is necessarily malingering all along the line, but it is malingering at the end of an illness, and it is difficult to turn him off the lodge. If a man complains he has a sore back and cannot work, you feel morally sure he is malingering and ought to be back at work, but you cannot turn him off the books.

72. In every case where you have been suspicious of malingering you have taken into consideration the occupation the individual is following?—That is so.

73. It is a serious charge to make against members of friendly societies?—Not necessarily members of friendly societies—I am speaking of people generally. It is just a general statement.

74. *Hon. Mr. Fisher.*] It would apply to anybody who was paid for being ill?—Yes. I am not referring to members of friendly societies especially in that respect.

75. *Hon. Mr. Barr.*] That 5 per cent. does not refer to members of friendly societies, but to what you have found in general practice?—When you asked the question it was in regard to friendly societies I was speaking, and even there I would say it is 5 per cent.

76. *Hon. Mr. Luke.*] The *Hon. Mr. Fisher* said, when they were "paid for being ill": I presume he meant, when paid during illness?—I understood him to mean when it was lucrative to be ill.

77. It is during the period of convalescence?—Yes.

78. *Hon. Mr. Beehan.*] When you refer to members of friendly societies you mean the young people drawing £1 a week?—Yes.

79. It could apply to members 65 years of age who were suffering from chronic illness?—No, not so much with them.

80. They are only paid 5s. per week?—Yes. It is more with the younger men.

81. There could be no possible inducement to persons 65 years of age and over who were getting 5s. a week?—No, not the same inducement; but, on the other hand, in the case of a man who has retired from work and doing nothing, intending to do nothing, and too old for