

taking those I have examined for lodges, there are mighty few who do not pass, although from my point of view I make a stringent examination. I do not by any means make it a cursory examination: I examine the heart and chest, and if there is anything radically wrong I throw them out, but only if anything is radically wrong—anything that is likely to make them a burden to the lodge. That is what we sign. We sign a certificate to the effect that we have carefully examined So-and-so and certify that he is free from infirmity or any disease which is likely to make him a burden to the lodge. That is the wording of the certificate. During later years the examination for people going into a lodge has been perhaps more stringent than it was seven or eight years ago.

5. Does the experience of your general practice tell you that there is a class which knows that if they went up for a medical examination they could not pass it?—Occasionally one hears of them, but I do not know that they are a big class. Perhaps a man may say, "It is no good my going up for the lodge because I know I will be thrown out"; but generally in that case he has been thrown out before for life insurance.

6. You are inclined to think that that class is not very numerous?—Not of those applying to join a lodge.

7. What is your experience in regard to the question of malingering?—It is very much what Dr. Gibbs says. It is not actually that people malingere: they do not trump up sickness and injuries to get on to the lodge, but once they get on to the lodge the difficulty is to get them off. Some are only too anxious to go off and want to go back to work before it is advisable, but there is a certain class that say, "Oh, well, I do not think I can do my work; I had better have another week on the lodge." I have had people say to me—say perhaps a man who is 60 or 70 years of age, who can get about, but who has no particular employment and who gets a slight indisposition—"I have been a member of this lodge for a long time, and I have not had a pound out of it; I think I had better get a pound or two out of it now." You cannot refuse to put that man on the lodge, but if you had the option you would not do it of your own free will.

8. But he makes up his mind he is ill?—He makes up his mind that he is going to have something out of the lodge. You cannot say he is actually malingering, because there is perhaps some trifling thing wrong with him. The difficulty is in signing the certificate. You sign that that man is not fit to work. There are some men who do not do any work: I do not mean loafers, but gentlemen at large who belong to lodges, and according to the lodge rules you have to say whether he is fit or unfit to work. When he has got no work it is rather difficult to say he is not unfit for work.

9. Do you view this question of subvention favourably, or think it would be better to leave the lodges self-reliant without State subsidy?—Well, of course, there are certain smaller lodges which find it hard to meet the sick-payments of their members. On the other hand, there are other lodges in which it is not uncommon for them to have so much in their sick and funeral benefit funds—and they cannot use it for anything else—that they cannot spend it. It always seems to me that, taking the order as a whole, the richer lodges ought to be prepared, out of the sick and funeral benefits, which they cannot spend for anything but that, to help their weaker brethren of the same order. I know there is an outcry against that, but what is to become of those funds? They are mounting up.

10. Do you think under the circumstances it is advisable for the State to take any part in providing contributions toward lodge funds?—For certain lodges I should say, Certainly; but for other lodges, No.

11. Then if the State was to assist in the needy cases and not in the others, you would be putting a premium upon people who had not been thrifty?—It is not a question of thrift. It is a question of the newer lodges who have not had time to accumulate funds as the others have done.

12. If you gave £100 a year to a small lodge and none to the larger lodge you would be fining the larger lodge £100 a year for accumulating its funds?—It has had time to accumulate, and the small lodges which have only been in existence for six or seven years find it difficult to get along.

13. Are the medical examinations for admission into lodges pretty similar for the different orders—do they insist upon different kinds of medical examination?—No.

14. A man who could get into one lodge could get into another?—Generally, yes. Some lodges do not act up to the doctors' certificates. In one case I refused a man a certificate, and the next time I got the quarter's list I found him on the list. They sometimes put on unselected lives when we throw them out.

15. *Hon. Mr. Beehan.*] They could come up for examination again in six months?—There was no need to. I wrote on the certificate that I rejected him from the lodge, and he got straight into the lodge.

16. *Hon. Mr. Luke.*] Have you many lodges under your supervision?—About five hundred members.

17. You have a fairly distributed practice amongst the working classes and others?—Yes.

18. Do you have many calls to other than those who are in lodges for medical treatment—the poorer classes?—A certain number.

19. Are there many bad debts made?—There are a good many bad debts. I do not think it is very often because people cannot pay but because they will not. They just move on and go from doctor to doctor, and there are people we know who can well afford to pay but will not. There are a number of people who cannot pay, and they become the doctor's charity. Every doctor has a number of patients on his books whom he knows cannot pay, and you make them voluntary charity.

20. You are philanthropic in those cases?—Yes.