

*Witness:* I was pleased to get that information. It would appear, therefore, that there is a great field for thrift work even yet. There is no doubt that the friendly societies—and I think it is generally recognized—have been a great power for good in that direction in the shape of thrift and making provision for sickness and mortality; but we cannot but admit that there is yet great room for improvement. We find that there are a large number who are careless about making any provision for sickness or mortality, and while in a voluntary way members of friendly societies have been active amongst their fellows in endeavouring to get them into their respective societies, yet, as I have said, there is a large number who apparently have not made any provision. Therefore I favour some scheme of social insurance which would have the effect of getting those who are outside friendly societies, and who have made no provision for sickness and mortality, to know wherein their duty lies in that respect. I have a strong conviction that if any scheme of that kind is undertaken by the Government, they should at the very earliest date make provision for the scheme being worked through the friendly societies. I express that conviction for more reasons than one. I believe if we got them within the ranks of the friendly societies under the State provision we should ultimately get them into the lodges as they are now established, as this was done in England. I might say, by the way, that at the time this was being discussed I was in Manchester at the meeting of the Manchester Unity in 1911, when there were about seven hundred delegates present, and the conviction amongst the leading members of that meeting was that although they recognized there was being instituted a scheme which was likely to interfere with their working, yet they also realized that there was no other alternative, but that they should open their doors to the admission of members under the State clause with the view of ultimately having the field in which to work to bring them into the fraternal work of the society, and I am prepared to say that in a great measure that has been accomplished. In the case of those who came in only when actually compelled to do so, the strange part of it is that now most of these have a desire to go further than at first compelled to do. It has led to me to believe, and to believe very strongly, that when persons are led, whether compulsorily or otherwise, to see what their duty is, and they see the benefits which are being derived from association with such societies, then they are disposed to go a little further than at first asked. I would like to take this opportunity to refer to and express my gratification at the report of the Registrar of Friendly Societies. In the report of 1913, where he is dealing with different schemes of social insurance, the outstanding feature of the report, to my mind as a friendly society man, under the heading of social insurance, is the sympathetic feeling that the Registrar has in regard to friendly societies. Referring to the work during the past century in friendly societies, he has come to the conclusion that this work can be best carried out through friendly societies, and I think that report will be hailed with gratification amongst the friendly societies of this Dominion, for the simple reason that the outstanding feature is the expression of the Registrar as to the good work the societies have done and which he believes they are capable of doing. I might say that I have often given expression to that same conviction, that the friendly societies have the machinery, they have a system which has stood the test of a good many years, showing that they can lay hold of men and not only lead them to be thrifty, but in a great measure to lead them to be very good citizens and take part in the working-out of schemes which are for the betterment of the Dominion. The English Act, as you are probably aware, had a very stormy passage; great opposition was raised against it, as is the case with nearly all reforms. It is very difficult to get men to see even what is for their good, but I think he would be a bold man who would dare to approach in the direction of doing away with the national-insurance system in England, and consequently I think that not only in this Dominion, but in other places there seems to be a trend in the direction of widening out and making provision for those who hitherto had not made any provision for themselves, and I think that before very long similar steps will be taken probably in other places. The question of compulsory *versus* voluntary membership is one, of course, which will be debated probably very strongly when it comes to be considered by the friendly societies; but from my experience provision has to be made in many directions not only for persons who are outside friendly societies, but for members of friendly societies themselves to make extra provision. We find that those schemes in many cases are not availed of to the extent we believed they would be availed of, so that it is just a question how far any scheme which is brought forward would be received sympathetically by friendly societies. I have a very strong conviction that unless the friendly societies make some extra provision or launch out in some way, whether by assistance from the Government or by themselves, that those who are in different organizations other than friendly societies will probably approach the Government in the matter of instituting some scheme of social insurance. I do not know that I shall deal very much further with this matter, but I do want to say one or two words in regard to the mode of proceeding with this particular question. As I told you at the last meeting, I was a member of the Conference in Wellington in 1906, and I have had a great deal to do with the discussion of such matters. My experience leads me to the conclusion that no effectual work will be done in dealing with questions of this kind unless some scheme is placed before the friendly societies, and they are allowed to consider it and express their opinion upon it before it is finally dealt with by Parliament. I need scarcely say that there is a great diversity of opinion in friendly societies, as there is in other organizations, because many rush to conclusions, and I believe in some cases conclusions are arrived at without due consideration. There seems to be a tendency on the part of some to believe that any movement on the part of the Government in matters which affect friendly societies is with the desire to crush friendly societies or to interfere with them in their working. I may say without hesitation that I have no sympathy with any expressions of that kind, because I fail to see why any Government should have a desire to interfere unduly with the working of societies which have done so much good not only in this Dominion but in other places in the matter of thrift and self-help. No Government would do it. However, this is feared by some members, and they speak of it in a very glib fashion, and others are led