Fund. If a man is able to get all those benefits as against those in the National Provident Fund, I think that the contributor to the National Provident Fund is not really very much in need of assistance.

3. *Mr. Parr.*] You do not in your society give any kind of annuity?—No. We contend that the man who is able to wait until he is sixty years of age for an annuity needs very little assistance from the State. Surely the Government Life Insurance Department is sufficient to find all the benefits for him, because we can prove he is able to pay for them. He is paying for this annuity. In fact, as the Mayor of one of our suburbs said, it is really a cheap method of providing annuities for the sons of well-to-do people.

4. *Mr. Coates.*] Is the prayer of your petition asking that the Government canvassers be done away with: is that all you ask for?—At the present time we are asking that the whole of the management expenses which are paid by the State be done away with. We understand that the whole of the management expenses of the canvassers and lecturers is paid by the State, and the whole of the Post Office and Telegraph staffs throughout the Dominion receive 5s. per head for every person who is entered by them as a contributor.

5. Have you any alternative to suggest?—Yes, most decidedly.

6. By an alternative I mean, supposing you are prepared to agree to the canvassers going on as they are now, have you any suggestion to make which would compensate you and place you on the same even footing?—I do not think anything would place us on an even footing. The operations of the Post and Telegraph Office permeate the whole Dominion; they go into every place where there are a dozen settlers. Consequently nothing would compensate us in that respect. Every Post and Telegraph officer is an agent for the National Provident Fund, and receives 5s. a head for every member he secures. In addition to that, every post-office throughout the Dominion is used as an advertising medium for the Fund. Every one who joins the Fund could have joined a friendly society, and, in fact, the report states that their operations have been extended through the workshops and factories.

7. Then you have no suggestion to make in regard to an alternative whereby the State could assist you *pro tem?*—Yes; let the State give us a *quid pro quo*—in other words, a subsidy, the same as they are giving to the National Provident Fund—not 25 per cent., but the actual amount which the State pays for running this concern, which is in direct opposition to the friendly societies.

8. *Mr. Isitt.*] Would you include the 25 per cent. as well?—Yes, most decidedly. Why should a person who is able to pay a higher contribution than I am receive a subsidy from the State?

9. *Mr. Poole.*] Would you give the same benefits?—Greater benefits. I believe we could give greater benefits.

10. And an annuity?—I believe we could. It would be a matter for actuarial investigation. The reason we do not give those benefits is that we give as much as the contributions will provide, and give them immediately a man needs them. What is the use of giving an annuity to a man at sixty when he is hungry at forty?

11. *Mr. Isitt.*] Are there not a good many out-of-the-way places which are not touched by friendly societies at present?—I do not think so.

12. Have you branches in every corner?—In every corner where it is possible to plant a branch we have one. Even if there is no branch in one particular place a man can receive his benefits.

13. You recognize that where people are not actually at work it is a benefit to the State if men are induced to join the National Provident Fund if they do not join a friendly society?—But we claim that wherever there is a centre, even if only a small sawmill centre, we have branches of the friendly societies. Take Mamaku, a small sawmill centre: we have a branch there; also Putaruru, Matamata, and Waitoa. We plant them wherever it is possible to have them.

14. Have you branches through all the small farming districts?—Matamata is a farming district. The farming districts are the most desirable, because they possess the best lives.

15. Have you a branch at a place like Irwell or Leeston?—I think there are two at Leeston.

16. *Mr. Parr.*] Supposing the State were to treat you in the same way as it does the National Provident Fund—that is, give you a subsidy of 25 per cent.: what would that aggregate?—That would be 25 per cent. on £220,000.

17. That would be nearly £60,000?—That would be giving us about half the amount paid to the National Provident Fund.

18. It would be a pretty large sum to find each year?—That is the sum you will have to find when the National Provident Fund is as big as we are.

19. Your contention is that your sick-fund benefits are immeasurably better than the State provides?—Most decidedly.

20. And with regard to the annuity, your contention is that the State Life Insurance Department might have handled that?—Yes, and if not, there is the old-age pension for the man who is in need. My contention is that this is a cheap method of providing annuities for people who are better off than we are.

21. And the State finds a quarter of the amount?—A lot more than that.

22. Your view is that the State contributes more than a quarter to these annuities?—Yes. The management expenses in 1913 were 19 per cent. in addition to the contribution of 25 per cent., and if the Fund shows a deficit in future years the amount will be a lot more than 25 per cent., because the statute says so.

23. Do you know of any reason why, if I go to the Government Life Insurance Department and ask for an annuity at sixty, I should not logically have the same right as these people?—But you would not.