130. The Chairman.] If you left the Union Company's service would you get any money from the society ?—I believe I would get a surrender value.

131. Mr. Fisher.] Do you know of your own knowledge any man who ever got that value? -No.

132. Can you say if all the men who belong to the Union Company's society are contented and are pleased and happy that they joined ?-I cannot say; I can only answer that question for myself.

133. Well, are you quite satisfied ?—Yes; I am satisfied. 134. The Chairman.] In all these years, do you know of any man who left the Union Company's service ?-Yes.

135. Have you ever heard if these men got anything out of the society?—Only from hearsay.

136. Mr. Fisher.] Did you ever hear amongst men joining the ship of pressure being brought to bear upon them to make them join the Union Company's benefit society?—No. 137. Then, you never heard of anything of this kind : "To purser, 'Grafton.'—Inform Dorling

-Inform Dorling that unless he joins forthwith, paying as from the 1st April last, instructions will be issued for his dismissal from the service." This letter is from the company itself?—It may be in the rules, but I have never gone through them.

138. Hon. Major Steward.] Coming to a matter that is within your own knowledge, I think you said you joined the society when it was first established in 1891. Did you join voluntarily, or were

you asked to join or pressed to join?—I was asked to join. 139. By whom?—By Mr. Ness, the paymaster for the Union Company, and Mr. Kirby, the shipping agent. We were not altogether pressed to join; but we were all called together into the smoking-room of the ship, and the society's rules and regulations were read. We were told that there was no compulsion in joining the society, but that those who belonged to the society or another society would get the first chance of any job that was going. 140. That preference would be given in employment to persons who did belong to the society?

-Yes. If I did not belong to the Union Company's society, and another man did, he would get preference for the job.

141. I understand this: When you were called together they ascertained who were members of other friendly societies, and such members were not compelled to join the Union Company's

society ?-Yes. 142. The Chairman.] Have you ever known a man belonging to another friendly society who left that and joined the Union Company's society ?-No.

143. And you do not know of any man who has joined the two at the same time-that is, kept up the Foresters or Druids and the Union Company's society also ?-Yes.

144. Then, they saw some advantage in joining the Union Company's society, although they were already members of another society?—I suppose they must have fancied so.

145. Can you at the present moment recollect the name of any such man ?---I believe a man named Coleman subscribes to both.

146. What ship is he on ?---The "Waihora."
147. Hon. Major Steward.] At the time of this interview were the rules read over to you?---I believe they were read in the smoking-room.

148. Can you charge your memory as to whether there was any limit of age at which you could join? -I cannot remember.

149. The Chairman. You were never visited in the forecastle by the Union Company's agent asking men to join ?-Not that I remember.

150. What in your opinion was the reason for the society being instituted; was it purely from a humanitarian motive-done to look after the men ?-That I cannot say.

151. The reason I ask that is because there seems no greater benefit than in belonging to the Foresters or Druids, and I wanted to know if the men considered there was some special advantage in belonging to the Union Company's society as compared with other societies?—I do not belong

to any other society, and do not know what benefits they give. 152. Mr. Fisher.] I suppose if left to yourself you would not have joined any society at all? If you were in America, London, or Liverpool you would go aboard your ship without being asked or expected to join any benefit society?—Quite correct; and there, of course, I was never asked to join any society.

FRANK KARON was examined on oath.

153. The Chairman.] What are you?—A fireman on the s.s. "Waihora."
154. How long have you been in the Union Company's service ?—Six years.
155. In what boats?—I was first in the "Omapere"; then in the "Maori," at Suva; then the "Taviuni"; then the "Rosamond"; then the "Rotorua"; and lastly the "Waihora." I have been in the "Waihora" about eighteen months.
156. Do not have the Union Company's honefit gooisty? Yea

156. Do you belong to the Union Company's benefit society?—Yes. 157. How long?—Since the very beginning. I joined in the first three months after the society was started.

158. Who asked you to join ?-I cannot say I was asked. Circulars went round at the formation of the society urging us to join, and as I did not belong to any society I thought I should belong to this.

159. You joined voluntarily ?—Yes; I was not compelled.

160. What inducement was held out to you to join; I mean more than in any other society?---I thought I might become ill some time, and I thought the £1 a week would be beneficial to me, as I was going to get married. I would not join another society.

161. Mr. Fisher.] Have you a book of regulations with you ?—I have not got them here.

162. Hon. Major Steward.] What was your age at the time of joining?---I was thirty-two.