

ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

MINUTES OF EVIDENCE

TAKEN BEFORE THE

ROYAL COMMISSION ON NATIONAL HEALTH
INSURANCE.

VOLUME II.

(THIRTEENTH TO TWENTY-THIRD DAYS.)

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ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

TERMS OF REFERENCE.

To enquire into the scheme of National Health Insurance established by the National Health Insurance Acts, 1911-22, and to report what, if any, alterations, extensions or developments should be made in regard to the scope of that scheme and the administrative, financial and medical arrangements set up under it.

MEMBERSHIP OF COMMISSION.

LORD LAWRENCE OF KINGSGATE, *Chairman.*

THE RT. HON. SIR JOHN ANDERSON, G.C.B.
SIR HUMPHRY ROLLESTON, BART., K.C.B., M.D., P.R.C.P.
SIR ALFRED WATSON, K.C.B.
SIR ARTHUR WORLEY, C.B.E.
SIR ANDREW DUNCAN.
MR. A. D. BESANT, F.I.A.
MR. FRED BRAMLEY.*
MR. JAMES COOK, J.P.
MR. JOHN EVANS.
PROFESSOR ALEXANDER GRAY.
MR. WILLIAM JONES.
MRS. HARRISON BELL.
MISS GERTRUDE TUCKWELL.

MR. E. HACKFORTH (*Secretary*).
MR. J. W. PECK, C.B. (*Assistant Secretary*).

* On 11th March, 1925, Mr. Fred Bramley tendered his resignation on account of ill-health, and this was accepted by the Counsellors of State on behalf of His Majesty.

LIST OF WITNESSES.

(The Statements of Evidence on which the oral examination of the Witnesses was based will be found in the separately printed volumes of Appendices.)

Day.	Date on which Evidence was taken and number of relative Appendix.	Name.	Designation.	Questions.	Page.
Thirteenth Day.	15th January, 1925. VIII. IX.	Mr. JOSEPH CAVE... ..	High Chief Ruler of the Independent Order of Rechabites.	6099-6397	293
		and Mr. J. P. ILLINGWORTH... .. Mr. JONATHAN DUNCAN	Director of the Order. General Secretary of the Rational Association Friendly Society.	6398-6680	306
		and Mr. HARRY BAILEY	Assistant Secretary of the Society.		
Fourteenth Day.	22nd January, 1925. X. XI. XII.	Mr. JAMES GOLD	Secretary of the Scottish Miners' Federation Approved Society.	6681-6959	320
		Mr. E. HIBBERT	Chairman of the Lancashire and Cheshire Miners' Permanent Approved Society.	6960-7186	332
		and Mr. D. SHAW Mr. LEE SHAW	Secretary of the Society. Secretary of the Lancashire and Cheshire Miners' Federation Approved Society.	7187-7393	341
		Mr. J. P. LEWIS, C.A.	Secretary of the Hearts of Oak Benefit Society.	7394-7449	349
Fifteenth Day	29th January, 1925. IV. XIII.	Mr. ALBAN GORDON	Independent Witness ...	7450-8009	351
Sixteenth Day	5th February, 1925. XIV. XV. XVI.	Mr. F. W. DANIELS, J.P. and Mr. P. ROCKLIFF Mr. E. E. ENGLAND	Chairman of the Joint Committee of Approved Societies. Honorary Secretary of the Joint Committee. Secretary of the Stock Exchange Clerks' Health Insurance Society and of the Baltic and Corn Exchange Health Society.	8010-8420 8421-8582	371 392
		and Paymaster Commander E. G. HOLDWAY, R.D., R.N.R.	Secretary and Treasurer of Lloyd's Health Insurance Approved Society.		
		Mr. JOSEPH MOSS... ..	Chairman of the Group of Catholic Approved Societies.	8583-8722	400
		and Mr. CHAS. H. WARING Mr. F. W. DANIELS, J.P. and Mr. P. ROCKLIFF	Secretary of the Group. Chairman of the Joint Committee of Approved Societies. Honorary Secretary of the Joint Committee.	8723-8813	409
Seventeenth Day.	12th February, 1925. XVII. XIV. XVIII.	Mr. G. W. CANTER	Joint Secretary of the National Insurance Beneficent Society.	8814-9208	413
		and Mr. P. ROCKLIFF	Joint Secretary of the National Insurance Beneficent Society.		
		Mr. JOHN H. BADCOCK, L.D.S., M.R.C.S., L.R.C.P. and Mr. ERNEST RICHARDSON, L.D.S. and Mr. BRYAN J. WOOD, L.D.S. ...	President-elect of the British Dental Association. Chairman of the British Dental Association's Sub-Committee on Public Dental Service. Honorary Treasurer of the Association.	9209-9461	432
Eighteenth Day.	19th February, 1925. XIX. XX. XXI.	Sir FRANK COLYER, K.B.E., F.R.C.S., L.D.S. and Dr. E. W. FISH, L.D.S.	President of the British Society of Dental Surgeons. Member of the Council of the Society.	9462-9626	447
		Mr. R. J. MELLER, M.P. and Mr. E. F. SPURGEON, F.I.A. ...	Secretary of the Prudential Approved Societies. Member of the Committee of Management of the Prudential Approved Societies.	9627-9786	455

Day.	Date on which Evidence was taken and number of relative Appendix.	Name.	Designation.	Questions.	Page.		
Nineteenth Day.	26th February, 1925.	Mr. J. CLIFFORD WING, L.D.S. ...	Chairman of the Public Dental Service Association of Great Britain, Ltd.	9787-10060	465		
		and					
		XXII. Col. C. H. HOWKINS, C.B.E., D.S.O., M.B.C.S., L.D.S.	Member of the Association.				
		and					
		Mr. A. H. CONDRY... ..	Member of the Association.				
		and					
		Mr. P. I. WIGODER, L.R.C.P. & S., L.D.S.	Hon. Treasurer of the Association.				
		XXIII. Mr. BENJAMIN BROADBENT, C.B.E., LL.D., J.P.	Independent Witness ...			10,061-10,173	478
		XXIV. THE LADY EMMOTT, J.P.... ..	Chairman of the Committee of Management of the United Women's Insurance Society.			10,174-10,389	482
		and					
Mr. ALBAN GORDON	Secretary of the Society.						
XXV. Sir THOMAS NEILL, J.P.	Chairman of the National Amalgamated Approved Society.	10,390-10,636	489				
and							
Mr. E. C. FARMER	Actuary and Secretary of the Society.						
and							
Mr. J. S. PIKE	Controller of the Society.						
Twentieth Day.	5th March, 1925	Mr. J. W. SHAW	President of the National Conference of Friendly Societies.	10,637-11,027	499		
		and					
		XXVI. Mr. ALFRED J. E. SAUNDERS	Vice-President of the Conference.				
		and					
		Mr. WILLIAM MARLOW	Secretary of the Conference.				
XXVII. Mr. DUNCAN C. FRASER	A Trustee of the Royal Insurance Officials Benevolent Association.	11,028-11,201	511				
and							
Mr. E. W. SYDER	Hon. Secretary of the Association.						
XXVIII. Mr. WILLIAM F. BOWEN	President of the Incorporated Dental Society.	11,202-11,392	519				
and							
Mr. F. BUTTERFIELD	Secretary of the Society.						
Twenty-first Day.	12th March, 1925	Mr. WILLIAM WOOD	Member of the Executive Committee of the National Federation of Rural Approved Societies.	11,393-11,759	527		
		and					
		Mr. WILLIAM HYDE	Secretary of the Federation.				
		XXX. Mr. JAMES FALCONER	President of the Scottish Rural Workers' Approved Society.				
		and					
Mr. WILLIAM WOOD	Secretary of the Society.						
XXXI. Sir NORMAN HILL, Bart.	Chairman of Committee of Management of the Seamen's National Insurance Society.	11,906-12,050	552				
Twenty-second Day.	19th March, 1925	XXXI. Sir NORMAN HILL, Bart.	Chairman of Committee of Management of the Seamen's National Insurance Society.	12,051-12,177	560		
		XXXII. Sir NORMAN HILL, Bart.	Chairman of the Governing Body of the Special Fund for Seamen (Lascar Fund).	12,178-12,236	568		
		XXXIII. Mr. H. W. WALE	Chairman of the Coventry Insurance Committee.	12,237-12,451	571		
		and					
		Mr. J. C. LEE GORDON	Clerk of the Committee.				
		XXXIV. Mr. GEORGE WRIGHT	Chairman of the Cheshire Insurance Committee.	12,452-12,659	580		
and							
Mr. FRANK T. WEST	Clerk of the Committee.						
XXXV. Alderman C. GOODACRE, J.P.	Ex-Chairman of the Leicestershire Insurance Committee.	12,660-12,695	591				
and							
Mr. T. CREW	Clerk of the Committee.						

Day.	Date on which Evidence was taken and number of relative Appendix.	Name.	Designation.	Questions.	Page.
Twenty-third Day.	26th March, 1925. XXXVI, XXXVII and XXXVIII.	Revd. W. D. YOWARD and	Vice-Chairman of the Federation Committee of the English, Scottish and Welsh Associations of Insurance Committees.	12,696-13,270	595
	Mr. EDWIN POTTS, B.Litt. and	Hon. Secretary of the Federation Committee and of the National Association of Insurance Committees.			
	Mr. W. M. MARSHALL and	Ex-Chairman of the Federation Committee and Hon. Secretary of the Scottish Association of Insurance Committees.			
	Mr. F. LLEWELLYN JONES, B.A., LL.B.	Chairman of the Federation Committee and past-President of the Association of Welsh Insurance Committees.			
	XXXIX.	Mr. H. EYNON LEWIS	Clerk to the Glamorgan Insurance Committee.		