406. Can he advance you £2,000?—He can help me to pay the instalments.

407. Have you any capital of your own?—Very little; about £100.

408. And you think with assistance you will be able to make a proper use of the land?—Yes. 409. You have been refused your license?—Yes.

410. Did you attend the Board when summoned?—Yes.

411. Is there any lawsuit at present pending?—No.

- 412. Mr. J. McKenzie.] When did Pogson speak to you about taking up this land?—About three weeks before the sale.
- 413. I suppose he told you he would advance the money to purchase?—He said if I chose he would advance the money to pay the instalments.

414. Did he tell you he would look to the land as security?—No.

415. Was Pogson the first to give you the idea of taking up land?—No. My father said it would be a good thing for me to take up a section, and he would help me as much as possible.

416. But until Pogson spoke to you, had you any idea of going in for this particular piece? That is the section I intended to try for. I knew Mr. Pogson was assisting those he knew well.

I could not mention any particular one.

417. Who told you that?—I heard it from several. 418. Did Patterson ever mention it to you?—No.

419. In the event of your getting a license, you do not expect to get sheep from Pogson I suppose?—No.

420. How are you to get them?—My father promised to help me to stock it.

421. Is your father in a position to lend sufficient money to stock the land?—I think so.

422. You are doing nothing at all with the land at present?—No.

423. In the event of your not getting a license at all, will you pay the money back to Pogson?— Yes.

424. How?—I could pay that with what I had myself.

425. Mr. Stevens.] How much has Pogson advanced?—About £66.

426. Is there any agreement for repayment?—None whatever.

427. Was it part of a run Pogson previously occupied?—Yes. 428. Have his sheep continued on the land since?—I believe so.

429. Major Harris.] Did Pogson tell you he could not take the land up himself before you

authorized him to buy for you?—No.
430. The Chairman.] Who spoke first of all about your buying the land?—My father first.

431. No one on the station?—No.
432. But afterwards at the time of the sale?—Mr. Pogson once asked me if I was going to take up a section. I said, Yes; and he said he would help me.
433. Mr. J. W. Thomson.] Have you been working on this station?—Yes.
434. Are you well acquainted with Pogson?—Yes.

435. Have you become acquainted with him in working on his station or on his claim?—

436. You think Mr. Pogson's stock is now running on the land?—I think so.

437. Mr. Fulton.] Have you made any calculation of the cost of the land and fencing and stocking?—Yes; about £3,500.

 $43 ilde{ ext{S}}$. How do you propose to pay interest on that?—My father promised to help me.

439. Is your father's business so thriving that he can afford to pay anything like that?—I do not know.

- 440. You have lived at Springbank?—A very short time.
 441. Is there so much business there that he will be able to assist you to any extent with the land?—I think so.
- 442. You think he is prospering sufficiently not only to keep his family but to assist you in paying interest on £3,500?—Yes.

443. Do you think that is all it will take to fence, stock, and everything?—Yes.

444. And you expect not only to be able to pay interest on this, but by the amount you make off the land to pay the principal back to Pogson?—Yes:

445. You think there is a reasonable prospect of doing that?—Yes.
446. How do you make your calculations, what profits are you going to make off the land?—I could hardly tell, I have not calculated.

447. Have you ever thought of it at all?—No.

- 448. Then, in reality, you have never thought about how the money is to be repaid at all?—
- 449. Do you expect to get most of this money from Pogson?—No; the most of it from my father.

450. But some from Pogson?—Yes.

451. Do you think he will lend it to you without security for repayment?—No.

452. What sort of security are you going to give him?—If my father would help me to buy stock I would give him the stock as security.

453. Will your father be able to advance enough to buy stock?—I think so. 454. Mr. J. Buchanan.] You think your father would make that advance without any security? -Yes.

455. Make a gift of it?—Yes.

. . .

456. Has your father not a family besides yourself?—I have four brothers, no sisters.

WILLIAM WILSON FRANCIS, examined on oath.

457. The Chairman.] What are you?—A settler at Silver Peak.

458. What is the number of your section?—Section 3, Block IV., and Section 2, Block V.