

567. Not at all. Suppose he called up the notes, and you could not pay, what would happen?—He has no pull on me.

568. Could he not declare you bankrupt?—I do not think that would forfeit the land.

569. You will find yourself much mistaken. Why would the land only carry sheep in the summer?—Because the country is high and exposed.

570. Then, will burning enable you to keep sheep in winter?—To a great extent, because the lower part is mostly covered with scrub, and, if that was cleared, sheep could be kept on in winter as well as summer.

571. Have you no written agreement with Pogson?—Only as regards the grazing of the sheep.

572. Is there no agreement as security for the land?—None whatever.

573. *The Chairman.*] Whose employment were you in when you purchased?—Gellibrand's.

574. Do you ever work for the firm now?—I do clerking work at shearing time.

575. Can you turn off the sheep so long as the firm continue to pay your instalments?—Yes; I am under the impression I can turn them off when I like.

576. If they said, "Here is the money to make your payment," and you refused it, could you turn the sheep off?—Yes.

577. I would advise you to read the agreement [agreement read]. Then, in what sense are you master of the land?—I do not see the agreement that way. I think I could turn their sheep off and put my own on, notwithstanding the agreement.

578. Who contracted for building your house?—A man named C. D. Smith.

579. Is he in the employ of the firm?—Not at present.

580. Who accepted the tender for the contract?—I did.

581. Where did you get the money to pay for it?—It was my own money.

582. It was not from Pogson?—No.

583. *Hon. Mr. Rolleston.*] Do you reside constantly in this cottage?—Except when I get leave from the Board to be away three months.

584. *Mr. J. McKenzie.*] Were you present on the ground when the surveyor was there within the last month?—I was on the ground. I was not at home the day he called. I was out poisoning rabbits.

WILLIAM HIGGINS, examined on oath.

585. *The Chairman.*] What are you?—A settler, at Silver Peak, holding Section 1, Block IV., 994 acres.

586. Do you reside on it?—Yes; I have a substantial stone house, out-buildings, and a large garden.

587. What use are you making of the land?—I have seven head of cattle and four horses, and I allow Gellibrand's sheep to run on it for money they have advanced to me.

588. You pay no interest, and you charge nothing for the use of the land?—Yes.

589. Do you pay the instalments yourself?—Mr. Cargill pays the instalments; Gellibrand and Co. pay the money to him.

590. Have you paid any instalment yourself?—Yes; the first I paid with my own money.

591. And they have paid all the rest?—Yes.

592. Have you any documentary agreement for repayment?—Only a promissory note.

593. Your "use and benefit" of the land is comprised in the keeping a few horses and cattle on it?—Yes.

594. What means have you of paying the money back?—I live in hopes of doing so.

595. Suppose they came on you suddenly for it?—I could borrow money from others.

596. What are your means of living?—I get work at shearing time and at other times, and I catch rabbits.

597. What do you do as a general rule?—Work my own ground; it takes me all my time to destroy the rabbits on it.

598. Suppose they came on you suddenly for repayment, could you do it?—I think I could find the money.

599. Is the ground fenced?—It has natural boundaries, except on one side, which is fenced. That fence was there before I took the land.

600. Were you working on the station when you bought the land?—No; I was living at Blueskin.

601. Had you any conversation whatever with the runholders before buying?—None whatever. Mr. Cargill bought for me on my personal instructions.

602. *Mr. J. McKenzie.*] Before going into it, did you make full calculations as to the cost?—No; not exactly. I thought I could meet £69 a year.

603. Had you any idea at that time that Mr. Pogson would assist you?—No; but when I saw the difficulty of getting things there, and that my money was running short, I saw that I should have to do something else, or lose the land.

604. And you then went to Mr. Pogson?—Yes; who advanced me money on those terms.

605. Then the land is virtually let to him for fifteen years?—No; I can turn his sheep off at any time that I am able to repay him.

606. Are you sure of that [agreement read]. By that, as long as the firm continue to make advances, you cannot turn their sheep off. Were you fully acquainted with the conditions of the agreement before you signed it?—I did not study it minutely.

607. You were under the impression that you could force them to take their sheep off at any time that you might be able to repay them?—I was.

608. *Mr. Stevens.*] When you took up the land you expected to be able to pay for it without the assistance of Mr. Pogson?—Yes.