

2330. Now, as to the premiums charged on insurance, what is the rate at the present time?—There is very little insurance done here. The whole of the export of coal is made by the Grey Valley Coal Company, and, although I do not know positively, I believe they take their own risk as to insurance.

2331. The work is done by the Union Steamship Company?—The whole carriage is done by the Union Steamship Company, and the Grey Valley Coal Company are the only exporters, and they take their own risk, I believe.

2332. You are not in a position to know what the insurance risks are? What were they formerly, before the Grey Valley Coal Company?—Before the completion of the harbour-works?

2333. Yes?—The rates of insurance on merchandise now coming to this port are about 12s. 6d. to £1 per cent.

2334. On imports?—Yes; it would be the same on exports.

2335. What was it formerly, before the harbour-works?—One and a half.

2336. *Mr. Brown.*] Have you any fixed tariff of rates in this quarter?—There is an underwriters' association in the colony, and they rule it. Their headquarters are in Christchurch.

2337. These are fixed by the Christchurch association?—Yes. Mr. W. D. Meares is president of it.

2338. Have you heard of any fluctuations having taken place through competition, apart from the merits of the port at all?—No, sir, I have not.

2339. *The Chairman.*] The carrying is in the hands of the Union Steamship Company now?—Yes.

2340. Is the communication kept up with regularity? Are there long intervals when coal would be available without steamers being available?—Previous to the strike there was nothing to complain of in that respect.

2341. Previous to the strike there was regular tonnage afforded?—Yes, to take all the coal that was available for export.

2342. Have your company merely a prior claim on the Grey Valley coal, or are they prohibited by the agreement from selling to any other steamers? Are you aware of the circumstances of the agreement?—No, I am not aware of the circumstances of the agreement.

2343. *Mr. Brown.*] In your last reply you say, before the strike there was tonnage to take all available coal? May I put it in this way: was the tonnage regulated to the coal or the coal regulated to the tonnage in any way?—The tonnage was regulated to the requirements of the Grey Valley Coal Company. There was daily telegraphic communication. In fact, it was arranged in this way: I was asked on the Saturday or Monday in each week to state the requirements for that week to the head office in Dunedin, and every Monday morning I stated the requirements of coal for all the ports in the colony.

2344. *The Chairman.*] Applications having been received by the Grey Valley Coal Company for supplies of coal, and they forwarded those applications to you, and you provided the necessary shipping by wiring to Dunedin?—That is it, exactly.

2345. And did they always supply your demands in that way, subject to the weather, of course?—Yes; they always complied with them to the extent of the vessels that were available. They did not always come up to the actual requirements; but sometimes it was in excess.

2346. Have you, in your business as agent for the company, suffered any hindrance from any defect on the part of the railway arrangements on the supply of coal from the mine?—I have brought under the notice of the railway authorities here drawbacks in shipping coal.

2347. Arising from?—Arising from the want of sidings on the reclaimed land opposite the loading berths—opposite the hydraulic cranes.

2348. How does that affect it?—They have only one line of rails there, and all the shunting had to be done at the loading-berths, which caused frequent delays.

2349. *Mr. Moody.*] Was there not a siding for empties as well as for the loaded ones?—No. If you inspect it there any of the railway people would explain that there is only one line running there, and the wagons have to be run down full, and as they are emptied they have to be run back again.

2350. *Mr. Brown.*] That is to say, that the whole train has to be emptied before you can shunt away your empties?—Yes, that is it; and that has to be done right opposite the shipping. I spoke to Mr. Stone, the District Railway Manager, about bringing this matter before you.

2351. *The Chairman.*] It has never been remedied?—It has never been remedied, and I said this would be a good opportunity to bring it before the Commissioners, and he said some matters were in training.

*The Chairman:* He said nothing to us about it.

2352. *Mr. Moody.*] Is there plenty of room for more sidings?—I think there is plenty of room.

2353. *The Chairman.*] It would not be costly to remedy these defects?—No.

2354. *Mr. Moody.*] There is plenty of room?—I fancy there is room.

2355. *The Chairman.*] Do you think that storage of the coal would be beneficial to the trade of the port, as a means of keeping a good supply in stock instead of having to trust to the trains for loading?—Yes.

2356. At Westport they have storage staiths?—But I do not think that they hold a large quantity—about 300 tons.

2357. Is that all?—I think so. Of course, this port is not so convenient for staiths as Westport.

2358. Would it be an advantage to have 2,000 tons here?—I should say it would be an advantage.

2359. To whose gain would it be if there was storage for 2,000 tons?—It would be to the gain of the company in the despatch of ships. They would be able to despatch their ships more quickly.