which is cleared up in that correspondence. It is a matter of some importance to the police—that is, the question of long-service pay. There seems to have been an idea, which ought not to have been allowed to gain ground, that the long-service pay was granted in lieu of pensions, and therefore drawers of long-service pay should be debarred from coming into the pension-fund until they gave up the long-service pay. You will see from that correspondence that the Hon. Mr. Bryce makes it quite clear that it was granted merely for long service and nothing else.

268. Do you think a pension scheme would be more satisfactory to the police than increase of pay?—I think so. There is no question it would have a better effect.

269. *Colonel Pitt.*] What would you do with the life-insurance policies now on foot with the men?—That would be a difficulty that would have to be faced.

270. Of course they could be surrendered?—Well, the surrender value is very little. I think that might be got over by the managers of the pension fund taking over the policies. I think it could be worked in that way. Of course it is a good investment, and the fund could lose nothing by it.

271. I do not know whether the men would be able to afford a contribution to the pension fund and also to their life insurance?—It is very doubtful if they would.

272. *The Chairman.*] Do you know anything of the rates of pay of the men in the other colonies?—In South Australia the pay is about the same as ours, but they have a uniform allowance there. The mounted men get £12 a year and foot men £9.

273. Is there any pension scheme there?—I think so.

274. What is the extent of their contributions to it?—About 2 per cent. in all the Australian Colonies. In that scheme we propose 5 per cent. After fifteen years their pension is 50 per cent. of their pay, and our pension after twenty years is 30 per cent., and after thirty years 50 per cent. Here you would contribute double what they do over there, and you would have to serve twice as long before you got the same pension.

275. Taking the present rate of pay, do you think 5 per cent. is the highest rate they could bear as a contribution to the superannuation fund?—Yes. Under the contribution of 5 per cent., a man getting £10 a month has got to pay 10s. for pension, and when it is considered that he has his wife and family to keep and house-rent to pay he has not much to spare.

277. You think 5 per cent. is as much as they could bear?—I think so. I think it would be enough too, with a little assistance from the Government. The Government could hardly expect to get a scheme for nothing.

278. Taking the rate of pay as it stands now: you think the Force could bear 5 per cent. and no more?—No more. I think they could bear 5 per cent., because that is practically what they are paying now. Most of the young men when they join have to contribute 8s. 6d. to 9s. per month for insurance. That nearly amounts to 5 per cent., and the pension would be far better for them.

279. A pension system that cost 5 per cent. on the pay would be better than the insurance system?—Yes; I do not think insurance is much good.

280. *Colonel Pitt.*] How about the compensation to men who are under the limit of age, of those who are barred from entering into Mr. Hutchison's scheme?—It was suggested they should be dealt with by the Government as at present. We proposed under that scheme to take in men under fifty years of age.

281. Fifty-five, was it not?—That is, they would be fifty-five in 1898.

282. What occurred to me was, there may be some of the men who were not fifty-five years of age, but who would be very nearly entitled to compensation: how would they be dealt with under this scheme?—They would be dealt with by the Government as at present. They could not come under the scheme at all. It was proposed to hang the fund up for five years, without operating upon it. Then it was proposed to retire every man at sixty. Of course, it would be impossible to take in any man over fifty-five, because if he retired at sixty, he would want his pension before the fund was to be operated upon. It was a very liberal scheme for the older hands; but then at the same time it was all the better for the younger ones, because they were pensioning off the older ones, and promotion would be more rapid, and they would be able to better spare the money.

283. *The Chairman.*] Have you reason to believe the scheme would be acceptable to the Force now, as you say it was at the time it was proposed?—I think so. Every one I spoke to was delighted with it. Of course, that scheme was entirely got up by the men themselves, though Mr. Hutchison took it in charge. He went round to the centres, and got suggestions from one and another, and carefully put them together into one scheme, so that practically it is the men's own scheme.

284. That is, of a certain section of the Force?—Well, he used to have big meetings. At Dunedin, for instance, there were fully thirty men present.

285. It was originated at Dunedin?—Yes.

286. With regard to uniforms: is it only in South Australia they receive uniforms in addition to their pay?—That is the only one I have noticed. I do not know what they do in other places. There is another small matter I wish to refer to—that is, a section of the Police Force Act, I think, should be amended. It is section 16, having reference to actions brought against constables.

287. *Colonel Pitt.*] How do you suggest it should be amended?—Well, just now it is simply useless, because there was a case a short time ago up in Patea where an action was brought against two of our men something like twelve months after the cause of action arose.

288. According to the section that could not be?—But it was done, and this section was ruled to be inoperative. It was held, under an English case decided recently, that it is only when you are acting legally in the execution of that Act that you are protected by the Act. Well, that is absurd,