6. And you have gone through it?—Yes, sir.

7. Well, will you give the Committee the benefit of your views and experience?—First, I would like to explain that I am here representing the United Fire Brigades Association. I do not know whether you have had any evidence from others. Mr. Robbins, I believe——

8. I believe the evidence of Mr. Robbins was given as a member of the Municipal Corporation's Conference. You, I understand, represent the United Fire Brigades Association?—Yes, sir. I think it would be as well for me to go through the resolutions that were passed at the Conference at Te Aroha. With the general provisions of the Bill the association agrees, but in reference to the districts the association would prefer those districts to be the old provincial districts. Clause 2 of the Bill says, "'Fire district' means every borough having a population of one thousand or upwards." The association would prefer these districts to be the old provincial districts.

9. You say the association thinks that these Boards should be constituted over districts of the old provincial area?—Yes, sir.

10. And next?—With reference to the taking of the property of the different fire brigades and boroughs, the association considers that this property should be taken over at a valuation.

11. What clause is that?—Clause 28. There is one other alteration the association suggests. They suggest that the Government should pay a proportion of the contribution; that the Government should pay one-third, the local body one-third, and the insurance companies the other third. I do not think there are any other alterations that the association wishes for. They approve of the Bill generally. I think that is all as far as the association is concerned. These are the recommendations that they made at their annual meeting at Te Aroha.

12. Is there anything further that you could give us?—I think, myself, that the support of fire brigades should be borne by those who actually receive the benefit from them. The basis under which this support now is proposed by the Bill is that half shall be paid by the local authority—that is, practically from the rates. It is hardly fair, because it does not reach those who have the greatest property at risk. Some property may have a low rental value, while at the same time it may be very heavily stocked, while other property may have a high rental value with a small stock, and my opinion—and it is the opinion of a good many of our association—is that the amounts necessary for the support of the fire brigades should be raised by a tax on the insurance value of the property at risk. I do not think it would be a very difficult subject to work out. The borough valuations could be taken for the values of the properties, or a special valuation might be made of the buildings, and the balance of the amount required, I think, should be raised by a tax on all insurance premiums. By this means all property benefiting by fire protection would pay in proportion. All owners would pay in proportion according to the property and value of stock they possessed and the risk they ran against losses by fire. Also, in connection with the Bill, I think some provision ought to be made for compulsory building regulations by the State. Another question that has been raised is the appointment of an inspecting officer for the whole of the colony, to advise and report to the different Boards.

13. You think that such an officer should be appointed?—Yes. He should be an independent officer outside of the Boards. He should be appointed by the Government to be advisory officer to the different Boards.

14. This is a general outline of your ideas?—Yes, sir.

15. *Mr. E. G. Allen.*] I would like to know if you can tell us what is the present cost of supporting all the fire brigades in the colony?—Well, we cannot get at it very exactly, because the brigades in making their annual returns just put down the amount for the current year, and in a good many cases that is the amount that is paid to them—but I should say it is about £15,000. I should say the total cost of fire-prevention for the whole of the colony would be about £20,000, because, taking the Napier Brigade for instance, we get £230 a year given to us, but the borough pays any extraordinary expenditure, say, for hose or appliances, so that at the least it must cost well on to £350 a year.

16. That would be exclusive of any funds raised by the brigades themselves, say, in the way of concerts or otherwise?—No, that would be included. In a good many brigades members themselves collect money to keep the fire brigade going.

17. *Mr. Herries.*] With regard to these districts, the association recommends the provincial districts; do you personally agree with that?—Yes, I think it would be an advantage. The cost and trouble to small boroughs of carrying on the election of members and getting all the information required would be considerable, and it might just as easily be done for the whole district at considerably less trouble and expense. Take Hawke's Bay for instance, the insurance companies would have to make out only one return instead of five or six. It would be much simpler to include the whole district than to have a separate Board at Napier, Hastings, and so on.

18. You do not think that would be objected to by the country districts?—Personally I would object to anybody outside of those receiving a benefit from the brigade being taxed—that is why I object to the Government providing funds for brigades.

19. But would not all the local bodies in that district have to subscribe?—No; only the local bodies who had the services of the fire brigade.

20. Then, you mean a still further alteration of this Act?—Well, I take it that that would have to be arranged for, because if the district contains five or six boroughs each one would have to provide the amount necessary for their own fire protection. Fire protection in different towns varies. In Napier, for instance, with the high-pressure water-supply, it would be possible to work more economically than in towns without a high-pressure water-supply. But, personally, as I say, I believe in the principle that I have suggested, that the amount required for fire protection should be raised by a tax on buildings—on the insurable value of the buildings and their contents. A valuation of the buildings might be made by the borough Valuer when he is making the ordinary valuations, and the payment in proportion to the value on the contents could be secured through a