

33. You would divide them into Wellington, Christchurch, Dunedin, and Auckland—the four large centres?—Yes. Next with respect to clause 5, which stipulates the date of election and the duration of the term of office of the Fire Boards, I think that only a certain number of members should retire each year, and that they should retire by rotation. At present they are all to retire at the end of every alternate year. If, say, three members only were to retire yearly, and in rotation, I think it would mean a more efficient working of these Fire Boards. Otherwise you would be constantly having new men, who may know next to nothing of the business, and as a consequence matters would always be in a state of chaos.

34. You would like members of these Fire Boards to retire by rotation, say, three each year?—Yes.

35. And next?—The contribution clause—clause 11: Companies should not be called upon to contribute more than one-third of the cost. The local authority should contribute one-third, and the General Government one-third. In any case, whether the contribution of companies be one-third or more, it is quite certain that the insuring public will have to bear the burden. The companies cannot contribute towards the cost of maintaining fire brigades and allow rates to remain as they are. I also wish to point out that companies not established in New Zealand which insure property in the colony should contribute. There are many companies in England and on the Continent that thus insure. Firms or persons doing business in the colony may not be able to obtain sufficient cover in New Zealand, and they are obliged to go to those English and foreign companies. Why should those companies not contribute towards the support of fire brigades? We have a rule in our association under which fire-insurance companies not established in the colony, but transacting business therein, are compelled to make a deposit on the amount of premium received by them on their colonial business, so that in the event of fire they contribute towards the cost of adjusting the loss.

36. Outside companies to pay their proportion according to the amount of business they do in the colony?—Yes. Firms or persons in the colony thus obtaining cover could be constituted by the Act agents for their insurance companies in London or elsewhere, and be compelled to render to the Board returns of premiums received by their companies, and pay their contributions the same as companies established in the colony, and they should have authority by the Act to recoup themselves out of premiums payable to those companies. Then there is uninsured property, of which there is a large amount in the colony. The owners of such property should contribute also. Their proportion could be ascertained by a statutory declaration to be made by them each year, giving the value of their property—buildings and contents—and they should be compelled to contribute on the insurable value, at the rate obtaining in their locality, on property of a similar kind which is insured.

37. You think that those owning uninsured property should be compelled to pay?—Yes, I think so. Why should fire-insurance companies and others have to protect those properties which are uninsured. Then with regard to underinsured properties, a great many people do not generally insure their property to its full insurable value, therefore why should the insurance companies and others be compelled to protect that portion which they do not insure? It would be easy to find out what the property is valued at. The owners have always to give a valuation when they insure, and this could be produced in order to show what is not insured. Uninsured and underinsured property in New Zealand amounts to from 20 to 25 per cent. of the insurable value. All property should contribute towards the establishment and maintenance of fire brigades. To cover the cost of establishing and maintaining fire brigades, &c., a fire rate of sufficient amount should be struck. Insurance companies would be compelled to pay on their properties. Many companies doing business in New Zealand own or lease property to a very considerable amount. Clause 16 provides for a rate, if necessary, of $\frac{1}{4}$ d. in the pound. Why not strike a sufficient rate at once for the establishment and maintenance of the fire brigades? Next with respect to clause 18, subclause (f), I believe that members of Fire Boards should not be paid. Otherwise the Board would not be independent. There would always be a rush to get on the Board if they were paid, and I am quite sure that men could be found who would be glad to perform the duties without being paid. Clause 19 gives Boards power to borrow money. I think Boards should not have the power to borrow money. They may immediately want to have at great expense, no doubt, what they would call proper appliances, and would thus run the Board very heavily into debt. Then with respect to property being acquired by the Boards. All property acquired should be held in trust, so that should any fire district desire to suspend operations the property would then revert to the persons who had contributed towards its purchase. There is another matter I would like to bring under the attention of the Committee. I think superintendents of fire brigades should be cautioned not to throw more water on the contents of burning buildings than is necessary. Sometimes immense damage is done in this way when there is not the slightest necessity.

38. You think the superintendents of fire brigades should not be allowed to put more water on the contents of burning buildings than is necessary?—Yes.

39. You know that would be a very difficult matter?—Yes, I know it would be a very difficult matter. I know you could not put it in the Bill, but I thought it as well to bring it under the notice of the Committee.

40. *Mr. E. G. Allen.*] You state that the insurance companies would have to increase their rates in the event of their having to contribute to the fire brigades?—Yes. They could not afford to keep the rates as they are at present and pay a further sum.

41. Well, would that not do away with your objections to the Bill if you increased your rates?—No, we do not wish to have to support fire brigades. It is possible that a majority of companies may not agree to raise their rates.

42. But the companies are doing well I suppose?—Very badly indeed this year. From the