

35. A piano is listed at £50 : what are the usual terms of selling it on the time-payment system ?—Some take £1 deposit, and the usual practice is weekly payments of 5s. each ; the payments were more often 5s. a week than 10s., because working-people cannot afford to pay 10s. a week.

36. It is possible for a working-man to have a piano debt hanging over him for five or six years ?—That is so.

37. *The Chairman.*] You have a bailment over the piano. Does not that mean that the piano may be sold to pay the debt on the piano and the surplus be handed over to the buyer ?—No. I believe the law is that if the piano had been paid off with the exception of only £1 and that payment was behindhand, if the dealer were hard-hearted enough he could take the piano back. I do not know of any instance of it happening.

38. *Mr. Robertson.*] Do you know the Russell Street locality ?—I do.

39. That is a residential area. Has there been any rise there in property to any extent in the last ten years ?—I could not exactly say.

40. Nine years ago a dwellinghouse there was rented for 14s. per week, and I am informed that to-day it is rented for 20s. What else would account for that increase than an increase in land-values ?—I repeat what I said before : in many cases land-values have not increased except in regard to choice building-sites.

41. Is there a big demand in Dunedin for five-roomed houses ?—Yes.

42. You would not consider there was an extraordinary demand at the present time ?—They seem to be pretty well taken up. I want one for a customer now and cannot get one. Four- and five-roomed modern houses are hard to get in the city. Land is worth a certain value in the city, and it will not pay the owner of the land to put up a four-roomed cottage when it will carry a seven-roomed house. I think in the matter of rent the demand has a good deal to do with it. You cannot get people to live out of town where rents are cheap. I live at Burke's, and it costs me 1s. 10d. per week for my yearly ticket, but it is impossible to get working-men to go down there even though they get a house for 4s. a week. I know a very good five-roomed house there with a quarter-acre of ground for which the rent is 9s. a week, and the owner had a difficulty in getting a tenant. Burke's is four miles away from town by rail.

43. *Mr. Fairbairn.*] Do you think that wives and mothers of families have a disinclination to live four miles away from the town ?—I honestly believe that our colonial women are not so fond of living out of the town as the people who came out from the Old Country years ago were. I also think that they have not got the same thrift. They do not try to make both ends meet as the old people did, and I think that is at the bottom of the whole difficulty. Travelling to-day does not cost half as much as it did twenty years ago. Twenty years ago the fare to where I live was 1s., second class ; to-day it is 6d. A good many years ago the fare to Port Chalmers was 2s. 6d. ; to-day it is 1s. The same applies in regard to the city trams. In the old days of the cabs we paid 6d. for any distance. Then, again, some years ago there were no sixpenny and ninepenny restaurants in Dunedin.

44. *Mr. Robertson.*] Are you worried by regulations as to conditions of labour and so forth ?—I cannot say that I am. I have a son with me, and even though he is a partner he is not allowed to take night about with me in keeping open. My wife could do so if she wanted to.

45. Do you think that labour legislation has had any effect in increasing prices ?—I suppose it must have had. If wages go up and a man cannot produce the article at a certain figure he must charge more for it. I do not think clothing and boots are dearer to-day than they were twenty years ago.

46. *Mr. Hall.*] Has the rate of board increased in Dunedin in twenty years ?—I do not think so. Twenty years ago tea and kerosene were dearer than to-day.

WEDNESDAY, 5TH JUNE, 1912.

FARQUHAR JOHN GUNN, Dunedin, Manager of the State-coal Department, examined on oath. (No. 5.)

1. *The Chairman.*] You are the local Manager of the State Coal Department ?—Yes.

2. How long have you been in that position ?—Since the depot was opened in July, 1908.

3. Is the business of the State Coal Department increasing ?—Slightly.

4. Can you give us any idea of how much of the output is sold here ?—It varies. During the four years from 7,000 to 10,000 tons per annum have been sold in Dunedin and surrounding districts.

5. Is that entirely house coal, or does it include steam coal ?—Including steam coal.

6. Has there been any reduction in price during the four years ?—There was a reduction in the case of the Westport Coal Company of 3s. per ton two years ago.

7. Has the State Coal price varied ? There was a revision of prices twelve months ago last February, when the rates were increased 1s. per ton. [See Exhibit No. 2.]

8. Was the effect of the State coal-mine opening to reduce the price of coal generally in the district ?—One large colliery reduced its price by 3s. a ton eighteen months after the depot was opened. It may be a fair assumption that the State mine had some bearing on the matter. It is only fair to say that the same company raised its price 3s. a ton on the 1st May this year.

9. So that the prices are practically the same now ?—Yes.

10. The State has not raised its price to any appreciable extent ?—No. There has only been the one rise of 1s. per ton, in February, 1910.

11. Was the rise of 1s. on all qualities of coal ?—Yes. It applied to all grades of household coal.

12. Which coal do you sell here ?—Point Elizabeth.

13. Is Point Elizabeth reckoned the best coal you can put on the market ?—Yes.