

10. Do you refer to the general business or proprietary articles?—When I made my comment I referred to business generally.

11. Do you stock many proprietary articles?—I do not think the grocers push proprietary articles if they can help it, because they do not allow them a fair profit.

12. And you suggest that the grocers do not push them as a result of that?—That is so.

13. In the event of a person going into your shop and asking for something which you have in a proprietary form or in a non-proprietary form—say, Edmonds' baking-powder or some other baking-powder—what do you try and sell them?—We try and sell them something else, if possible.

14. When they ask definitely for Edmonds' baking-powder what do you do?—We supply it to them, but it goes against the grain, because it is changing 1s. 2d. for fourteen pence.

15. Why do you sell Edmonds' baking-powder at that price?—To meet the conditions ruling in the city at the present time.

16. That is to say, you turn it over at what it costs you?—Yes, and give service for nothing; that is not a very successful way of doing business.

17. Have you in stock any other lines of baking-powder?—Yes, we have "K" brand and Tucker's.

18. I take it from what you have told the Committee that if any one goes into your shops and asks for baking-powder you do not offer them Edmonds' baking-powder?—No.

19. You run both a credit and a cash business, do you not?—Yes.

20. What proportion of your business is credit, and what proportion cash?—Two-thirds credit, and one-third cash.

21. What do you estimate your overhead expenses to be?—12½ per cent. on turnover.

22. Do you suffer in the way of bad debts?—Like most people, we get hit.

23. Have you worked out your percentage of bad debts?—I have not worked it out for about three years; but the last occasion I worked it out it was under ½ per cent.

24. *Mr. Kennedy.*] What percentage of your business is credit and cash?—I have already said two-thirds credit and one-third cash.

25. What service do you extend to those people who pay cash: do you wrap up?—Tie up and make a neat parcel to take out of the shop and deliver.

26. I take it that you see no objection to a grocer, if he does not perform the service of wrapping up or delivering, making a reduction to his customer?—If it is a genuine reduction there can be nothing said against it. You must bear in mind that you cannot sell at cost and keep going.

27. Is it not a fact that there is a considerable difference in the cost to different grocers to run their businesses?—I suppose a business that is well managed is better than one ill-managed: you must reduce the overhead.

28. You would not object, then, to a man who runs his business efficiently passing on some benefit to his customers?—I am very skeptical about any giving to the customer.

29. You would not object to it being done?—I would rather see him giving it to some charitable institution.

30. You want the price to be kept up to a certain figure, and not reduced to the consumer?—No; that is not right. We want a fair return, and in return to serve the public as cheaply as possible; but we cannot work for nothing. We have to pay award rates fixed by the Arbitration Court, and we must have something to pay the wages and that kind of expense with.

31. Then, may I take it you would not object to a man who pays high rates and runs his business efficiently passing on to his customer some of the savings he has made in running his business?—I cannot say that, because I have no confidence in that whatever.

32. If you are satisfied?—If he is satisfied to give it away, that is his lookout, no matter whether he makes it or not. You cannot give much away to the people in a grocery business at the present time.

33. How do your prices compare—if you think this question unfair I will not ask it—with the prices, say, of the Self-help?—Below in some and above in others, but not much. I am speaking generally.

34. In proprietary lines?—Proprietary lines are not a big feature with us.

35. I suppose you sell your own tea?—We do.

36. And have done so for many years?—Yes, for many years.

37. I suppose your present business has given you reasonable returns?—Yes, we have managed to pay our debts. We have not got wealthy, and we have managed to keep out of the Bankruptcy Court.

38. You have done very well?—Just fair.

39. You do not set yourself a high standard?—I have set myself a high standard, but it is a trouble to reach it.

40. *Mr. Walker.*] How many women come into your shop and ask you for baking-powder?—That is a question which I cannot answer you. I want you to understand that I am not much at the counter.

41. Do not all women who ask for baking-powder ask for it by a different name—that is, the name they know?—Edmonds' mostly.

42. *Mr. Reardon.*] You have told the Committee that you carry on a wine and spirit business as well as a grocery business?—Yes.

43. Would your business be as successful if it were not for the wine and spirit branch?—I think not.

44. Do you dissect the two branches?—Yes.

45. When you said in answer to my question a few moments ago, "I think not," what did you mean?—The other is a better line than the grocery.