

105. The difficulty has been so aggravated that it has been impossible for some of the settlers to get advances for the purpose of building homes, when a certain amount of improvement has been done on the land?—It is absolutely impossible. There is a big area as to which you can get no lending assistance, either from the Government or the private institutions.

106. Do you know of any instance where a man could raise a loan for the purpose of building, even though he had a good deal of improvement and was carrying stock?—I have not heard of any definite instance. I know instances where men could not get loans to improve in any shape or form.

107. Could not arrange any finance whatever?—That has happened any number of times.

108. Quite apart from your own land, can you tell us whether, speaking generally, the pumice lands are subject to cattle-sickness during the process of development?—Every acre of the pumice country goes through that stage. It is a stage of development. There is no nutriment in the grass.

109. Would you consider that in the absence of any large scheme of development there is any justification for the building of this railway?—No. It wants to be either the big scheme or none at all.

110. On the million acres proposed?—The whole thing. If the settlers who are there now are wanting manures it would pay the Government to cart it to them for nothing, on lorries, rather than build a railway for the little bit of settlement already there.

111. You consider that a good road running through the land proposed to be settled would in the meantime assist the settlers?—If there is no further settlement it would absolutely serve no purpose, in the absence of a big, comprehensive scheme. And the thing wants to be thoroughly worked out before there is any chance at all—worked out by experts.

112. Can you give a fair idea of the length of time it would take, under the scheme of settlement, before the settlers would be able to be put on their own sections with a prospect of getting a living and carrying on?—On the like of our country it would be from six to ten years—say, an average of eight years. On country 50 per cent. worse it would take twice as long. You have to consolidate the country: that is the only way of getting it to grow grass.

113. Then in the general average it would be fifteen years before the settler would have his section fenced and fully grassed, and be able to pay his way?—Perhaps twenty years.

114. *Mr. Jenkins.*] The Tokoroa country was fern country, was it not?—A lot of it was covered with fern, some with tussock, some with scrub. The heavier portion had a certain amount of scrub.

115. There was much more fern than you see on the Rotorua-Taupo pumice area?—Yes, than you would see on a lot of it. There is very little fern on a lot of the general Rotorua-Taupo pumice area. Ours was more covered with small scrub, fern, and tussock, and a certain amount of danthonia.

116. You have stated that the Reporoa area is the pick of that locality. Do you arrive at that conclusion from the fact that Mr. Vaile was a land-agent with a very good knowledge of land-values, and you assume that he picked the best of it out, or is it your own judgment?—I have arrived at that from looking at the country in driving past it. Reporoa and the Waiotapu Valley strike one as a better class of country altogether.

117. Is it reasonable to assume that Mr. Vaile would pick the best land, seeing that he went there first?—Undoubtedly.

118. Have you had any experience of the possibility of making soil by the growing of *Pinus insignis*, through the falling of the pine-needles? It has been stated in evidence that these pine-needles will create soil to the extent of 8 in. or 9 in. within, say, thirty years?—I have had no experience with pines in Taupo, but growth of that kind helps to make humus. The easiest way to get humus is to plant either trees or lupins, or anything that would make soil.

119. Would you get humus from pine-needles?—I think so. Everything of that kind makes humus when it is turned in.

120. Would pines create as much soil as the native forest and do as much good in a given period?—I would not like to say. I certainly think they would develop a certain amount of humus in the pine plantations, but I do not know in how long.

121. If it was stated that 9 in. of soil had been formed, would you say that it was possible?—That is too much.

122. Where the natural forest has been growing for possibly thousands of years there is probably 3 in. of soil created?—That is so. It takes a very long time to create an inch of soil by any means—hundreds, and even thousands of years.

123. You would not say that pine-needles, consisting as they do largely of turpentine, would be the best for creating humus?—I should not think they would be.

124. *The Chairman.*] You described a vast area of land adjoining your own property, and running out to some other place, which was somewhat similar land to your own, and you gave evidence to show that if a big comprehensive scheme were taken in hand a railway would be necessary. Let us come to bedrock. Taking the area that would be served by a railway from Rotorua to Taupo, would you say that that area warrants the construction of such a railway, leaving out all other areas that would not be served by that railway?—I have said that the two things would need to be in a very big comprehensive scheme.

125. Leave out the big comprehensive scheme. Limit your answer to the area likely to be served by a railway from Rotorua to Taupo—that line only, leaving out everything else that would not be served by the railway. Do you think that area would warrant the construction of a railway?—There is enough land in the area for a big scheme. When I talked of a big comprehensive scheme, it related mostly to the Rotorua-Taupo area.

126. What I want to get is an answer to this: Taking the country that you say is inferior to your own land, what I want to know is what you know of the land likely to be developed. Do you