very best authority for what I say—are not one-third as onerous as those of the Public Trustee; his business is not one-third; he has no duties outside of the care of the estates of deceased persons: and his annual salary and commission for 1889, I think, was no less than £1,500.

634. Is he paid a salary besides?—I think his salary is about £300, and his commission

amounts to about £1,200 a year.

635. What disbursements does he make on account of the office?—I am not aware.

636. Is that officer Mr. Weigall?—Yes. 637. Do you not think, if you made the selection of a proper officer to act as your branchmanager for the Public Trust Office in any particular part of the colony you could rely on that officer doing his duty if he were paid a suitable salary?—I feel sure I could rely upon this particular officer at Christchurch under any circumstances; but I was anxious, seeing we have not the hold in Canterbury we ought to have, that he should put forth all his energies, and I wished to see him

better paid than I could hope to pay him under any other system.

638. Mr. Macdonald.] Does not that interfere with his classification in the Service? Is it not a drawback to accept an agency? Supposing his salary to be £250, and he made £250 on commission, he does not stand in the classification of a £500-a-year man? How are you going to get over that difficulty?—Certain classification-papers were sent to me a short time ago to enter various officers. I entered Mr. Hamilton under the heading "£250," but put a footnote to the effect that this gentleman was expected to receive by commission £60 or £70 a year, but that if there was any difficulty in his classification as an officer drawing £320 I should recommend the Minister to allow him a salary of £320 in lieu of the £250 and commission, because I recognised that it must not militate against an officer in the department if he is paid by a salary and commission.

639. The Chairman.] Do you not think the appointment of a branch-manager in any important locality is a very important, responsible, and onerous position?—I do, and it will be very much

more so in the near future.

640. Do you not think that, unless the business of the office can afford to pay a suitable officer or officers for the conduct of any particular branch; it is better not to open any branches?—The appointment of Mr. Hamilton was an endeavour on my part to create a much larger business in Canterbury. I believe that that result will be brought about. I do not wish to say a word against the agents, but it cannot be expected that they will put the same amount of energy into their work when they have many other things to do. Indeed, the main portion of their business is outside the Public Trust Office, and it cannot be expected that they have the time, if they had the will, to exert themselves as a man sent from the office would.

641. Mr. Macdonald. How can a man exert himself who is tied by the heels to remain in the office the whole day long? He can know no one except when they come to the office?—He is

supposed to travel about.

642. How can he travel about on a salary of £250 and a free railway-pass?—His travelling-

expenses are paid.

643. A man has to provide himself with cab to the railway-station for himself and his portmanteau, pay gratuities to hotel-servants, and possibly 2s. 6d. out of his salary each day. cannot afford to exercise the smallest measure of hospitality?—No.

644. In other words, he is reduced to an ordinary clerk's wages? He must take part of his

salary in order to travel?—I suppose so.

645. The Chairman.] Here is Mr. Hamilton on £250 a year. He goes, say, to Ashburton. He has occasion to stop all day, perhaps all night. He has been interviewed by a person who is willing to put a large amount of business in the office. In order to get thoroughly at the nature of the business, he may have to ask this person to spend the evening with him and take dinner with him; and he may have more than one case of that kind. Any extra expense he has to incur in that way he must bear himself under the terms of his engagement?—Yes.

646. How can the country, or you as its representative in this particular institution, expect to increase the business of the Public Trust Office on the footing upon which you have started Christchurch branch, and as the public might hope such business ought to be increased?—We want very

much more liberality.

647. I think you do?—Yes.

648. Mr. Loughrey.] How long have you had the notion that it was advisable to supersede agents by your own officers?—Three or four years.

649. Have you recommended such a course to the Minister?—Yes, on more than one occasion. 650. The Chairman.] Why was it not taken up earlier?—I recommended the present Chief Clerk, Mr. De Castro, to be appointed agent at Auckland when Mr. Macfarlane was killed; but my recommendation was not acted upon, and the present agent was appointed by Sir Julius Vogel.

651. Mr. Loughrey.] Have you ever brought prominently under notice of the Minister that staff-officers should have charge of these districts instead of the agents you have now?—I

brought it under the notice of Ministers then by memorandum.

652. The Chairman.] On the question of advances made on mortgage of moneys which you have the management of, in the event of your having occasion to realise a security, should it happen that the security does not return the money lent upon it, would the colony be liable in that case?—The colony is not liable for investments made out of an estate on mortgage by the Trust

653. Then, who would bear the loss?—The estate. That is, assuming, of course, that I have

done my duty and not displayed any negligence, fraud, or anything of that kind.

654. From your experience do you think it would be advantageous to the business of the Trust Office if the colony guaranteed the security of investments by loans upon your office, making a small guarantee commission-charge?—I think it would be to the interests of the business of the office,