

you lent me money. This was some time since January last. Since then I have received money from Mr. Fisher. I have not repaid you. I paid the money to some Europeans. I gave the cheque to one man to whom I owed £5; not for money lent. I owe him nothing now. If he told you I owed him £12 it was untrue. It was Mr. McKoy, of Normanby, to whom I gave the cheque. Five pounds was all I owed him. I owed £1 to Mr. Webley; £4 to Andrews, the butcher. I paid them. The cheque was for £10. You asked me to give you the cheque, and I refused. I borrowed money from Hokio's pakeha, and repaid him the whole. I know my father came to you about what I owed you. He was angry with me for not paying you.

Re-examined by Mr. Paterson: It is generally understood by the Maoris that these cheques must be paid to Mr. Bayley. It was arranged that McKoy should have his cheque to show that Mr. Bayley had no prior right. I asked Mr. McKoy to be present and receive the cheque. Mr. Bayley was angry, and said to me, "You've had me twice."

To Mr. Bayley, with leave: I said to you, "You and I will have a talk about this matter." Afterwards I told you McKoy had the cheque.

To Mr. Paterson: Mr. Bayley was in the room where Mr. Fisher was paying out rents.

Rourangi (sworn): I live at Ketemarae. I have borrowed money from Mr. Bayley, and have paid interest 5s. in the pound for six months. I have repaid amounts, and produce receipts. I always paid up in full.

Cross-examined by Mr. Bayley: It is some time since I borrowed money from you. You refused to lend me more because I went to Mr. Hawkin, not because there were summonses out against me. The last loan from you was in July last year. That was after I went to Hawkin (Hokio's pakeha). My rent is generally paid to me at Normanby. The last was paid to me in New Plymouth. I did not go there to evade my creditors. You lent me and my wife £1 a short time ago to buy food. I repaid you £1.

Tu te Purangi (a deaf old woman), (sworn): I live at Fraser Road. I have asked to be allowed to give evidence, because every time I receive my rent deductions are made from it, which Mr. Bayley receives. I have asked Mr. Bayley why these deductions are made. I have borrowed money from Mr. Bayley, but I have always paid him back. These deductions have been made for more than ten years. I do not know how much is deducted from my cheque each time. When I receive a cheque I give it to Mr. Bayley. I complain about the part he retains. I do not know why the money is deducted. I do not owe Mr. Bayley any money. I have no receipts or other documents from Mr. Bayley.

Mr. Bayley: I have no questions to ask. The witness knows all the circumstances, and that it has nothing to do with this inquiry.

Mr. Paterson closes evidence.

Mr. Fisher: It is only about one-eighth of the district that is affected by the evidence so far given. The terms of the Commission are general.

Mr. Bayley: If there are any Natives present who wish to say anything I ask the Commission to hear them.

In reply to question by Commissioner,—

Ngarangi Katitia (Broughton), (sworn): I live at Patea. I have borrowed money from Mr. Bayley. I went to him about five times. The interest was 4s. in the pound. I have nothing to say against Mr. Bayley. I consider the interest is in accordance with business transactions. Had it not been for Mr. Bayley's kindness, very probably I should have died. I have no complaint against Mr. Fisher, but I do complain of the Public Trustee. I think he ought to advance money to us at a low rate of interest. We represented the matter to Mr. Carroll and to the Public Trustee. They said it was quite right the Natives should receive moneys. This promise was made three years ago, but has not been fulfilled. The only way open to us is to borrow from Mr. Bayley. We consider we are suffering through the Act of 1892. We have no power to deal with our own lands. I have some seventy or eighty cows myself. I think it would be a good thing if the Public Trustee would advance money to the Maoris from time to time. I do not agree with what Mr. William Williams said yesterday. The Maoris are willing to work their land, but it is all locked up.

To Mr. Bayley.] I have nothing to say against you. The only complaints I have heard are from storekeepers.

Commission adjourned to 2 p.m.

Inquiry adjourned to 10 a.m. to-morrow.

THURSDAY, 30TH AUGUST, 1906.

Mr. Paterson asks to put in a letter from Opunake.

Mr. Bayley objects, on ground that he cannot cross-examine.

Letter not admitted.

Ngarangikatitia states that he has received a telegram from Native Minister that terms of Commission cannot be extended.

Natanahira Ngahina (sworn): I live at Koutu. When we first knew Messrs. Wilson and Bayley was in 1902. We heard they were lending money. Mr. Bayley told us he charged 4s. in the pound interest. He charged us 1s. for writing out the document. He explained this to us. He had always been very kind to us when we were in trouble. We old people are now beyond work, and the rents paid to us by Mr. Fisher are not enough to supply the necessities of life for six months. We went to Mr. Bayley to help us from the time our crops were affected by the blight. Mr. Bayley then acted to us as a father. The money we received from Mr. Fisher we handed over to Mr. Bayley. We are now practically without potatoes. If we were depending on the money we were to receive from Mr. Fisher I do not know what would happen to us. We go to Mr. Bayley