

for money to get tea, bread, sugar, and other necessities, on the understanding that we repay him when Mr. Fisher pays our rent. If he finds us running too far into debt he advises us to be careful. I want to say something about the statements that have been made that we are idle, and that going to Parihaka impoverishes us. I am a Parihaka man. It costs me 4s. to stay there for several days. At our meetings we all contribute towards purchase of provisions. We do not lose anything that way. We of the Ngatiruanui Tribe spend our money going to race-meetings and other pakeha amusements. With regard to the storekeepers, persons who have no money have to get goods on credit. The storekeeper does not recognise that this is a bad practice. It is not right to give the Maori people credit, because the Maori has no money to pay the storekeeper, and so he has to borrow money from Mr. Bayley to pay the storekeeper.

To Mr. Paterson: The 1s. referred to is 1s. in the pound. I do not know what documents are drawn up. It is a promise to pay. We were compelled to go to Mr. Bayley because we want food. He tells us to be moderate when he finds us wanting to borrow in excess of the rents we are to receive. We have made an arrangement with Mr. Bayley to hand him the cheques when received from Fisher. A good deal of the money borrowed from Mr. Bayley is for the purpose of going to race-meetings. A good many Maoris do get credit from storekeepers. I do not know why they do not pay.

To Mr. Bayley: You do dissuade us from spending our money at races. I know the people who go to Mr. Paterson for credit. Some of them buy hats, silk dresses, &c., to go to the races. The amount you returned to me out of my cheque was £29 (£49 10s. 6d.) last time. I think the amount of the cheque was £60. In former times the rents when received were all spent within a week. I have come to you sometimes for help when my children are ill. I am the head of the Hapotiki Tribe. I know several Natives have come to you for the first time because the storekeepers have summoned them. I have known you since 1880, and during that time you have never been hard on me.

To Mr. Paterson: Although Mr. Bayley tried to dissuade us from going to the races, he lent us the money all the same—10s. or a pound at the time. Some of the Maoris mortgage their horses and cows to raise money to go to the races. We raise money to redeem where we can, perhaps from Mr. Bayley. The interest we pay on loans on such mortgages is sometimes 4s. in the pound. I remember one case in which my sister borrowed money at that rate for six months.

*Tupatea* (sworn): I live at Manutahi. I have borrowed money from Mr. Bayley. He never asked me to do so. I went to him in trouble, and was quite willing to pay him the interest he demanded. I had no security to give except Mr. Fisher. I have also borrowed money from Mr. Hawkin. He charged 2s. 6d. in the pound. His security was Mr. Fisher, and horses, cows, buggies, &c. I paid 5s. in the pound interest.

To Mr. Bayley: You help us in trouble and are good to us, whatever the kind of trouble may be.

To Commissioner: I heard what Ngahina said about race-meetings. I go there and sometimes lose, sometimes win money; but I never borrowed money from Mr. Bayley to go to the races.

*Mr. Paterson* addresses the Commission.

*Mr. Bayley* addresses the Commission in reply. Case before Lawrence, J., in K.B.D., in which 100 per cent. allowed on ground that money could not be obtained at lower rate elsewhere.

*Mr. Fisher*: Maoris have no power to charge their rents (section 20, "The West Coast Settlement Reserves Act, 1892"). The Public Trustee has fulfilled his duty when cheque paid to Native. Every payment has to be witnessed by a European. I suggest the regulation should be varied. The days of payment have to be notified beforehand. As an instance of what the Public Trustee has done, see Otoia.

*Mr. Paterson* asks that European witnesses who have attended be allowed expenses.

*Commissioner* will certify for one day each at Supreme Court rates, and return fares.

*Commissioner* will report to the Governor.

*Approximate Cost of Paper.*—Preparation, not given; printing (1,400 copies), £6 5s.

By Authority: JOHN MACKAY, Government Printer, Wellington.—1906

Price 6d.]