

77. That would be in the way of a prohibition?—That has been my advice to shippers we represent, not to ship any dirty stuff—either scour it or sell it here.

78. Would it not be in the power of the ships to put on a freight to prevent it?—It would be in their power, but you would have to look somewhere else than to the ships to do anything of that sort. The system of inspection at this end by competent men would, in my opinion, tend to lessen the danger. I think it would be far more to the point to have men of some experience as inspectors, either a man like Captain Bendall or a man with Captain Bendall's knowledge—men with the best experience, if it be deemed advisable by the Commission that greater supervision should be introduced. It comes back to what I said just now, that the great thing is not to ship wet wool.

79. Captain Bendall was the representative of the Underwriters' Association?—Yes, for many years.

80. And the underwriters bore the expense?—A certain number of the underwriters had to bear the whole expense of inspection of the wool at this end, while other underwriters who took large risks were not represented, and when the local underwriters discovered that they were paying all the expense of this inspection, and that the others were reaping the benefit of it, they declined to continue it, and you cannot blame them.

81. Do you think the discontinuance of it has been more costly?—This season it has, but I would not take it by one season. I was sorry to see the thing go, because I considered this inspection was a move in the right direction, and I submitted a scheme years ago whereby the underwriters who were not represented in the colony could be caught for their share of the expense.

82. Would you, as a stockowner, a wool-grower, shipping agent, and representative of a fire insurance company, recommend that a rate should be imposed on all wool shipped to pay for such an inspection as that—a rate per bale?—The rate per bale would be so small that I think you would have to introduce a new fraction to calculate it, but I do not think there would be any objection on the part of the owner. I am not one of those who advocate putting any charge on the exports of the colony which are not absolutely imperative, but I do not think the owner of wool, be he buyer, speculator, or grower of the wool could object to the very small charge which would be necessary to cover a proper inspection of the article. I think, as years go on, if these fires continue, the owner of the interest, let him be the buyer of the stuff or the speculator, will eventually have to face a higher rate of premium, and it is better for him to face an infinitesimal rate on the wool than a higher rate in the premium, which might be considerable.

83. In referring to the charge per bale for the purpose of inspection, I mean that legislation could provide it so that there could be no escape from it no matter who the shipper is?—There would be no difficulty in working that through the Harbour Board. The Harbour Board make a certain charge for wharfage.

84. If the Government did it, I suppose they would do it through the Customs?—Well, that would be very costly. I suppose it would cost as much to collect it as the surveyors' salaries would run into. My own opinion is that our wharfage charges are sufficiently high at present to pay for the inspection. There is no reason why the Harbour Board should not appoint surveyors; they have men who are practically acting as surveyors now—members of their staff.

85. *Captain Blackburne.*] The wool is not always shipped at a port; sometimes it is taken from lighters in places like Waitara?—That is so. That is one of the difficulties you have to face in recommending any scheme of that sort.

86. *Mr. Foster.*] You know the procedure in the Harbour Board—they make as careful an inspection as they can, and report any cases?—Yes.

87. So far as the Wellington Harbour Board is concerned, I believe it is a fairly good inspection?—I think so. Then, of course, most of the shipping firms have their shipping clerks about, and these men are generally instructed to keep an eye on any stuff that is not fit to ship. Of course, you know the trouble that exists with this surf-loaded wool in the places referred to. These wools are always specially watched by the Harbour Board, and coastal steamers report pretty regularly.

88. Do you do anything with flax?—Yes.

89. Have you ever had your attention drawn to damp bales which have heated?—Yes, in past years—not during the last few years.

90. Have you ever known flax to heat?—No, never had flax of our own heat.

91. And tow?—No, we do not handle it.

92. Do you imagine that flax would heat when dumped under pressure?—I should not like to express an opinion upon that. It is easily tested.

93. Have you not had any experience in the matter?—I have never seen heated flax. I have seen flax opened up absolutely rotten at the London end, evidently through the heat.

94. That must have been damp flax?—Yes.

95. From that would you infer that there is no spontaneous combustion in flax?—I would not go so far as that. I would not care to express an opinion upon that; that is so easily tested here by putting a whole bale under the dump and putting it into the shed for a month.

96. Would you consider that a sufficient experiment?—No.

97. Unless you could put it under the same conditions as exist in a ship's hold?—It would not be of very much value. That is the difficulty you have: in any tests you may make here you cannot get the same conditions that the risk is exposed to on its voyage.

98. As representing an insurance company, has your attention ever been drawn to the stowage on board ships—any reports in regard to stowing any flax in contact with wool?—No. I have endeavoured to get something from the other end, but I have not been able to get anything.

99. Do you think that, the risks being measured at Home, the companies pay there without very much inquiry or very much bother?—That is my experience. They pay the claim and endeavour to assess the rates on the risks they run, and undoubtedly if these fires go on they will have to assess their risks on a higher scale. Take the case of the "*Sardhana*": they were so scared after the case of the "*Gothic*" and "*Pitcairn Island*" that when the "*Sardhana*" was only fifty days out they were offering twenty guineas premium owing to their dread of what might happen; but eventually the vessel arrived Home safely.