78. The conversion part of the 1892 Act only applied to lands of which the pakeha was

already in possession?—That is so.

79. Now, knowing your improvements were going to be limited to £5 an acre, why did you bring them up to £5 10s.?—To enable me to work the thing satisfactorily. The Dairy Act provided that I had to put down concrete floors and a good shed.

80. Although you knew you were going to lose 10s. an acre, it paid you to put in the extra

10s. ?-I had to do so or I would have been brought to book about it.

81. You gave the Commission an explanation of why you sold to your wife?—Yes.

82. Now, tell me, did you sell to your wife before or after she took up that other piece of land under the 1892 Act?—She had no land under the 1892 Act.

83. Well, she took up another piece of land !—No.

- 84. Who took up the piece on the other side of the road—the 640 acres !—I did—20 acres.
- 85. I understand there was another piece of land that was applied for and got, of 640 acres? -No.

86. You did actually apply for more land?—Yes.

87. Did you get it?—Yes, under the 1892 Act.

88. Had you already transferred to your wife the other land?—Yes.

89. And what was the size of the block you applied for and took up?—153 acres.

90. You knew of the right of conversion in 1893?—Yes.

- 91. And you looked into the matter?—Yes.
  92. And you say it would have cost you £200 to convert?—Yes.
- 93. How did you make that estimate up !-- I could not exactly say how the estimate was made up. It was partly made up of what it would cost in the difference in rent in the future.
- 94. Give us some rough figures of how you made it up?-There would be a certain amount for extra improvements.

95. How much for that?—£56, and the difference in the rent.

- 96. There was no back rent to pay !-No. I thought it would be increased by 2s. an acre.
- 97. How long or over what period were you taking that into consideration !-- From 1892 to 1914. There would be other expenses in connection with fixing up the lease and the meeting of

98. What did you put for that?—About £10.

99. And anything else?—No, I do not know of anything else.

100. If you work it out at that it comes to £270?—Yes.

101. Of which only £70 would have to be put down?—Yes. I was not in a position at that time to put down £20.

102. So that you said to yourself "I cannot afford to do it, so I am going to stay on under the 1881 Act." You thought the lease would go up to auction at the end of the term?—No, I did not anticipate that; I anticipated practically getting the freehold.

103. That if you hung on and did not come under the Act of 1892 something further would be done for you?—I did at the time.

104. You thought you could do better?—I could not do it at the time; I was not in a financial position to do it. I have here a statement showing that the income from the farm was £41, out of which I had to pay rent. The result after buying and selling in five years gave us an amount of £8 to credit.

105. You said you could not afford to come under the 1892 Act, and so you had to stick to

your bargain?-Yes

106. What complaint have you got now: you had your chance and you could not avail yourself of it, and you said to yourself "I have to stick to my bargain"?—I had the one chance of conversion, and I was not aware of other chances when I was able to take advantage of it, and consequently I have every reason to get another chance. I only knew of one chance of conversion, and I learned at a meeting in Opunake about a month ago that there were three, and consequently I think I have the right to have another one.

107. You say you think you would have converted in 1900 if you had known?—Yes.

108. What were the conditions on which you could convert in 1900?—The conditions were similar, only to go back to 1892.

- 109. You say you think you would have converted on the terms which would have been open to you in 1900: what terms were open to you then?—I know now that the same terms were offered as in 1892—the same terms as in 1892 were extended to 1900.
- 110. You would be paying the same rent as if you had come in under the Act of 1892?—Yes, I take it.

111. And would you have had to put up any money?—Yes.
112. What?—There was the back rent to 1892 and the improvements in excess.

- 113. Anything else ?-I do not know of anything else. I may be wrong about the back rent. 114. Do you not think, before you came and made the statement to the Court that you would
- have converted, that you should have taken the trouble to find out the terms on which you could have converted ?-If I had known there was a chance of conversion I should have taken the trouble, but when I did not know of it how was I to take the trouble.
- 115. You come here and tell the Court that if you had known in 1900 of your right to convert, then you would have converted?--Yes.

116. But you do not know now what the terms of conversion in 1900 were?—Yes.

- 117. But you have told us, and you are wrong?—That does not alter the circumstances of the case.
- 118. Do you mean to say it does not alter your answer? You said distinctly to the Commission that if you had known of the opportunity in 1900 to convert you would have done so,