I contend, therefore, that it is impossible to obtain an injunction. The next point I take is clause 6. That deals with the qualified injunction, and the qualification there is that the Court may if it likes, but always acting under the provisions of the Bill, give a qualified injunction relating to certain periods of the year. Of course, that is quite outside the point here, because we are dealing with the question of polluting, and the degree of pollution means amount of dilution of a poisonous effluent, and that has nothing to do with the time of year—it has only to do with the quantity of water in the river; and the quantity of water is sometimes lowest in the winter and sometimes lowest in the summer; at all events, there is no period of the year at which you could say that the water could reasonably be said to be lowest or highest, and therefore a period of the year, if included in an injunction, would be entirely misleading as to the result. It has been given recently in evidence, for instance, that last spring was one of the driest seasons known; as a matter of fact, for six weeks I was using the spray during the spring in my garden. Clause 8 contains another provision which I think is a trap—no doubt provided without that object in view; but it seems to me not to afford any relief. The polluters are only asked to adopt methods—that is, if they are challenged by an injunction—that are in use in New Zealand. That would bind us for all time to any crude methods that may be in vogue now; we could not ask them to go beyond anything that had previously been done in New Zealand. At least, the precautions required ought to be those known to experts in the business.

2. Or subsequently discovered?—Or subsequent discoveries. You see it shuts off all subsequent discoveries. It makes the Bill a reactionary one, instead of one marking progression. That is all I have to say about the Bill. I come to the position now in which I am principally interested myself as the manager of trusts lending money. This is an attack upon our securities, and it is a particularly insidious attack, because, as it appears to me, it will affect the value of properties on which we are either asked to lend money or have already lent money. If we are asked to lend money on properties that seem to us to be affected by the provisions of this Bill, we, of course, can protect ourselves by refusing the loan, and that is what we shall have to do. A dairy-farmer coming to us now for a loan will, if this Bill is in force, be closely questioned as to what possibility of pollution there may be, and if it is found that he is subject already to pollution he will not get his money. If there was any chance of pollution we should probably not approve the security. But this is the particular vice in that clause: it gives the man a right to compensation by damages, and he gets the damages—*the mortgagee does not*. The mortgagee's security is depreciated, and the mortgagor takes away the money, whether the compensation is sufficient or not. So the mortgagee has absolutely no redress at all. There is this further view with regard to the damage done to a farmer: he is met with one very great difficulty. As the law stands at present, and as is well understood in all the British dominions where it is in force, an injunction is comparatively easy to obtain. You have only got to prove pollution, and there is an end of the matter. But this is quite different: you have got to prove damages. It is very difficult indeed to prove that damage, especially at the initial stage when the full damage has not occurred. It is prospective damage; and although the Bill makes provision for postponing finality in the matter so that the question of damages may be brought up from time to time, that does not help the farmer if he has to proceed against more than one person. If there are a dozen polluters his actions will have to be severable. It is possible to imagine that each one would escape by suggesting that it was some one of the other eleven. It has been seen here that where an action for assault in Wellington reached the Court, there were two persons involved; there was not the slightest doubt that one of them broke a man's jaw, but they both got off by each suggesting that it was the other. It is not possible to prove what damage each is doing, and that will be one of the defences raised. The difficulties that I am enumerating now are those that will appeal to us as lenders of money. We realize the hopeless position a man will be in, and realize our own hopeless position in consequence. There is one further matter of some importance. The British law makes underground streams of exactly the same and no more importance than above-ground streams, as long as they can be defined as streams at all. The consequence is that this question of pollution will apply to underground streams—even to drinking-wells. They can all be polluted. I have myself known several instances of the connection between those wells being immediately seen. There is another distinction which the Bill has omitted—I do not know why. It makes no difference between solids and fluids, and that is a very important matter indeed, because even if it were contended that it is difficult to entrap fluids, it cannot in this stage of knowledge be said that it is at all difficult to entrap solids. Solids can be deposited by sedimentation or coagulation. There is no difficulty about that; but there may be some further difficulty about fluids. The objection is that the solids, if allowed to be deposited upon the bed of a river, would poison the whole of the bed. They would begin by poisoning it at the point of entry, and as the solids are removed by floods to further down the course of the river—to the extent of a great many miles, according to the velocity of the water—they will succeed in depositing upon the bed of the river the solids which are fermentable. Those solids all contain albuminoids, whether of sawdust or of flax-refuse or of almost any vegetable matter. They only require a certain temperature to make them soluble, and the acids are liberated; in point of fact, they become poisonous, and if you were to drink them they would kill you. Almost any vegetable matter in a state of ferment is unfit for the human stomach. The only fermented things that I know of as being consumed are the fermented maize, which is consumed by the Maoris. The most common solids are sawdust, flax-pulp, fæcal matters, and brewers' wastes. They are all very poisonous when fermented. I should like to mention what is the practice in other countries. In England the rivers are under the control of Commissioners. It is the duty of those Commissioners to determine the degree of pollution that may be admitted to the channel, and they form regulations with that object in view. That has proved an extremely satisfactory way of dealing with the matter, because they can deal with wealthy corporations which a dairy-farmer would be