

13. And yet you think you have a better experience in the valuing of buildings than they have?—I think I have. I am paid for it, and people take my opinion. May I just qualify what you say. From what I have seen of the method of valuation under review the examination of buildings is not very complete.

14. When you say that, are you speaking of the valuation of buildings for the purpose of this assessment or of the valuation of buildings for mortgage purposes?—For this assessment. We have been told they are the same.

15. Then, apparently you have not much opinion of the valuations of the Government Valuation Department, so far as improvements are concerned, for mortgage purposes?—Anything I say has no personal bearing. In the case of my own property the house was not valued. The valuer asked my wife about the next-door property, but he never went inside my house.

16. You have said that the methods were the same in regard to both kinds of valuation?—I said the methods of the assessment did not give confidence in the values of the valuers.

17. You also said that their system was the same for their valuations for mortgage purposes: did you not mean that?—What I meant was, I understood that the Government valuation was taken for mortgage purposes.

18. You have not much opinion, then, of the Government valuation even for mortgage purposes?—Not from the assessment-books.

19. Can you give any instance where, in regard to a loan of the Government, money has been lent on a mortgage on the Government Valuation Department's valuations?—Their valuations do not come under my notice at all. I have a hazy recollection of a property at Wadestown being sold by the Registrar, but I have no knowledge on the subject. I can give you what occurred at the Assessment Court. A Nelson property was valued for the purpose of assessment, and I understand it was adopted by the Department. The owner of that property required a loan on it, and he came to our firm to borrow, and produced the Government valuation to sustain the mortgage. We had the money granted, subject to a valuation. The proposed mortgagee, it so happened, hit upon the Government valuer to make the valuation for him, and when this valuation for mortgage purposes came back it was considerably less than the previous valuation made by the same man for the Government Department.

20. Would you mind giving me the name of the valuer?—I do not think I am justified in giving the name.

21. I must have the opportunity of verifying those facts?—Am I forced to give this evidence.

*The Chairman:* I do not think you should be forced, but it is a fair question.

*Mr. Myers:* Government valuers are not allowed to make valuations outside the Department. I do not in the least question Mr. Harcourt's *bona fides*, but I naturally want to look into the matter to see that it is correct.

22. *The Chairman.*] Was there any period of time between the two valuations?—I do not know, sir.

23. *Mr. Campbell.*] Was the valuation you got on a Government form or simply on a sheet of paper?—I am not sure, sir.

*Mr. Myers:* The evidence is really of no value unless we have the opportunity of carrying it further and testing its correctness.

*Witness:* In business, you will understand, one does not want to become an informant.

*Mr. Myers:* You stated a fact, and I have the greatest possible objection to allow you to go further unless you give us the information to enable the Department to follow the matter up.

*Witness:* I am prepared to give evidence on oath.

24. *Mr. Myers.*] You refuse to give the name to me?—At present I do.

25. *The Chairman.*] If the name is not disclosed, we cannot treat this as evidence?—I will give the name to you, sir.

*The Chairman:* It is of no use to us. On the broad ground of evidence, if a witness is unwilling to speak in cross-examination his evidence must go.

*Witness:* I could not give the valuer's name now, because I do not know it. I never saw the second valuation, but Mr. Kirkcaldie has it. Do you force me, sir, to give the information? I am being examined, and said that in the opinion of many objectors the valuations were too high, and gave a specific instance.

*The Chairman:* There is no privilege in this case. If the witness is asked a question in cross-examination and declines to answer, his statements do not become evidence, and must be treated as if the statements had not been made.

26. *Mr. Myers* (to witness).] You appeared as agent for and gave evidence on behalf of a large number of objectors at the last sitting of the Assessment Court in Wellington?—Yes.

27. Is it not a fact that at the outset Mr. Skerrett, who appeared for a large number of objectors, you assisting him with evidence, made a suggestion that we should test first of all the general question as to whether the valuations as a whole were too high?—Yes.

28. That suggestion was accepted by counsel for the Valuation Department, was it not?—I believe so.

29. And is it not a fact that a considerable body of evidence was called on both sides on that point?—Yes.

30. Is it not also a fact that both counsel addressed the Court on the same point?—Yes.

31. Is it not a fact that the hearing of that particular point occupied the Court two or three days?—I was ill in bed for some of the time, and do not know how long it took.

32. Is it not a fact that you were called as a witness by Mr. Skerrett?—Yes.

33. Is it not also a fact that you were cross-examined at very considerable length?—By you, yes.