

into land worth £20 an acre. The land-valuer comes along, and he sees it in a splendid state of cultivation, and places its then value on it, but he has lost sight of all that has been done to it in the five years.

19. It is always open to the landowner to call on the Government to take the land over or reduce to the farmer's valuation?—I do not think the farmer bothers. He growls, but he does not bother.

20. *Mr. Campbell.*] They growl and pay?—That is my experience.

ARCHIBALD ALEXANDER MACGIBBON examined.

1. *The Chairman.*] What is your position?—I am manager of the National Mortgage and Agency Company. I came here on behalf of the Chamber of Commerce, but I must confess the matter has taken on a different aspect. We expected it would take a personal turn in regard to one's own ideas of land. Each owner believes his value is too high. It is not that the gross value is too high, but the universal complaint is that the valuation for improvements is not sufficient. It has come under my notice several times that it is becoming the rule with farmers in this district not to go to the Assessment Court. They say there is no use in their going, because they are not listened to. A man states his case and he is at the mercy of the Department, which is in a more favoured position. The assessors are in a favoured position too. They represent the local body and the Government, and pose as experts, and rarely reduce any values. Their interest is to keep up the valuations.

2. Do you think they adopt the evidence of the Government valuer, or go on their own experience?—I think in many cases they give their own views, and take the evidence of the Department in preference to that of the farmer. Land in this country is sold on terms—very rarely for cash. A man pays down a small sum, and leaves the rest on deposit, and what the land is returning is not a fair estimate of what the farm is returning to the farmer. Five years ago I bought a property, and subsequently sold it for the same price as I had paid, yet the Government valuation was doubled. I appealed, but got no redress. I think the Magistrate should be the sole assessor in the matter, and he should judge on the evidence. The farmer should bring documentary evidence of his earnings in the year, and on that the value of the farm should be based.

3. The Act contemplates the sale price as the basis, but I gather from you that when a man buys on terms he pays more than the cash price in addition to what he pays in interest?—That is so. If you could choose an Assessment Court where men would get redress there might be satisfaction given. Do away with the assessors, and the trouble, I think, would be ended.

4. It has been suggested that the property-owners should appoint the assessor instead of the local body: how does that strike you?—I do not think it would make much difference. I prefer that the Magistrate alone should decide on the evidence.

5. He would not pose as an expert?—No.

6. We have been told that it does not pay an objector to pay two guineas in bringing evidence and fighting his case in order to get 4s. 2d. reduction on his rates?—In the country one farmer would assist another and give evidence.

7. They do not do it?—What is the use; their evidence is not listened to.

8. Why do they not come to the Court?—Because they are not listened to.

9. Not if a farmer came with evidence?—I am sure if they thought they would be listened to by the Court the farmers would come and object—not to the capital value, but to the value placed on their improvements.

10. If a farmer did not object to the total capital value, but as to the amount put down for his improvements, his neighbours would be as competent to give evidence as an expert?—That is so, but the Court will not alter the unimproved value, and the objector only gets his capital value increased.

11. What is the rating in the county?—On the unimproved value.

12. *Mr. Rutherford.*] Do you think the assessor for the local body tries to keep the assessment up?—Yes; he seems to think it is his duty.

13. Do you notice that at the Assessment Court objectors bring their cases forward in a slipshod way without any evidence or books to show their position?—They would not have books anyway. It is rarely that a farmer keeps books.

14. Have not the assessors to go by the evidence that comes before them?—A settler is not able to conduct a case in face of a district valuer who has the Department behind him. I have heard them call evidence. I have known a drainage matter brought up, and the Court has said, "You have had the worth of that drainage, and cannot make use of it now."

15. Would it not be better to appoint the assessor by a meeting of ratepayers rather than by the local body?—I think if the Department was fairer in making the valuation there would be no complaint. The people do not object to their capital value, but to the apportionment of the unimproved value. Not 5 per cent. of the farmers of this district believe they have got sufficient recompense for their improvements.

16. *Mr. Campbell.*] You had a few cases in the Court yourself?—Yes.

17. Did you bring evidence?—I brought the evidence I had.

18. If you went into the Magistrates' Court would you think it sufficient only to have your own evidence?—Not unless I had documentary proof.

19. You think the Assessment Court would be better if composed of the Magistrate by himself?—Yes.

20. How is the Magistrate to judge if no evidence is brought before him?—If the farmer thought he would be listened to he would bring evidence all right.